

Proposed NU Business Name: **M/S RAJU ENGNIRING WAKSHOP**



Project identification and prepared by: Modon Kumar Biswas,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAJU AHMED
Age	:	25-02-1985 (32 Years)
Education, till to date	:	Class Seven
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Anol,P.O: Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAHIMA BEGUM
(iii) Father's name	:	MUSLEM KHA
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 65 (Female), Member ID: 5359/1 , Group No: 02 Member since: 03-02-2007 (10 Years) First loan: BDT =5 ,000 /- Outstanding loan:=17820 /-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	10 years of business experience. 02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01685-937629
Family's Contact No.	:	01868-525023
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rahima Begum joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S Raju Engniring Wakshop
Location	:	Dobadia,Uttarkhan ,Dhaka
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 50,000/- (from existing business) 45% Required Investment BDT 60,000/- (as equity) 55 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 26 ft= 624 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Almirah,Grill,Sater,get etc.▪Average 30 % gain on sales.▪The business is operating by entrepreneur. Existing two employee.▪The shop is rented .▪Collects goods from Puran Dhaka.▪Agreed grace period is 3 months.

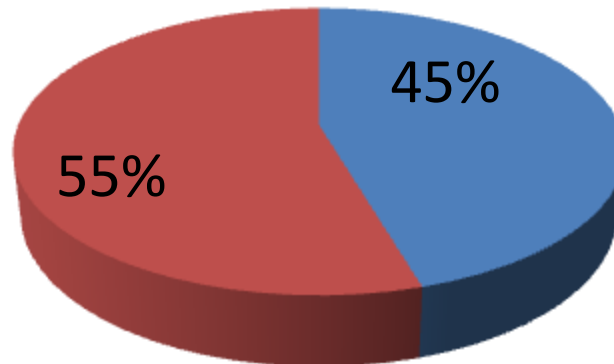
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
all kinds welding	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		2000	24,000
Transportation		1,500	18,000
Mobile Bill		500	6,000
Salary (sttaf)		14,000	168,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		25,000	300,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Welding Maching	2	17000	34000	Gasdil Maching	1	25000	25,000	59,000
Gangdil Maching	2	3000	6000	Argon Maching	1	35000	35,000	41,000
Security Advence			10000				0	10,000
Others			0	Others				0
Total			50,000				60,000	110,000

Source of Finance

■ Entrepreneur's contibution 50000 ■ Investor's Investment 60000 ■ Total 110000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
all kinds welding	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense					
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		2100	25,200	26,460	27,783
Transportation		1,650	19,800	20,790	21,830
Mobile Bill		600	7,200	7,560	7,938
Salary (sttaf)		14,000	168,000	176,400	185,220
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		667	8,000	8,000	8,000
Total Fixed Cost		26,017	312,200	323,210	334,771
Net Profit (E) [C-D]		9,983	119,800	130,390	141,510
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	119,800	130,390	141,510
1.3	Depreciation (Non cash item)	8,000	8,000	8,000
1.4	Opening Balance of Cash Surplus		103,800	218,190
	Total Cash Inflow	187,800	242,190	367,700
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	103,800	218,190	343,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 09 Years
Own Business : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



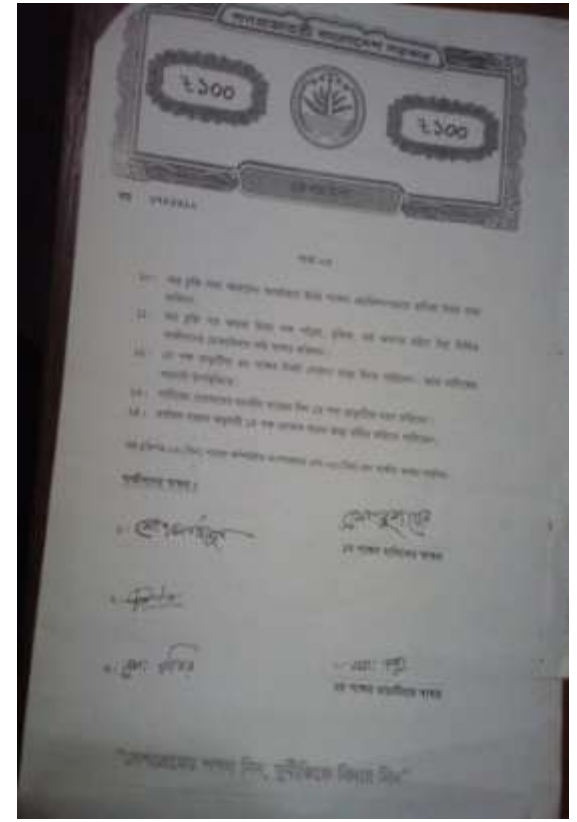
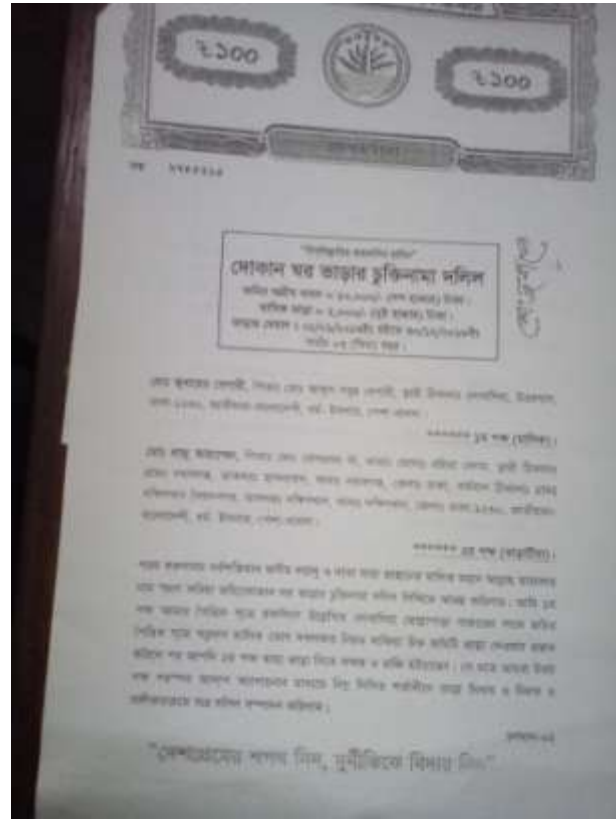
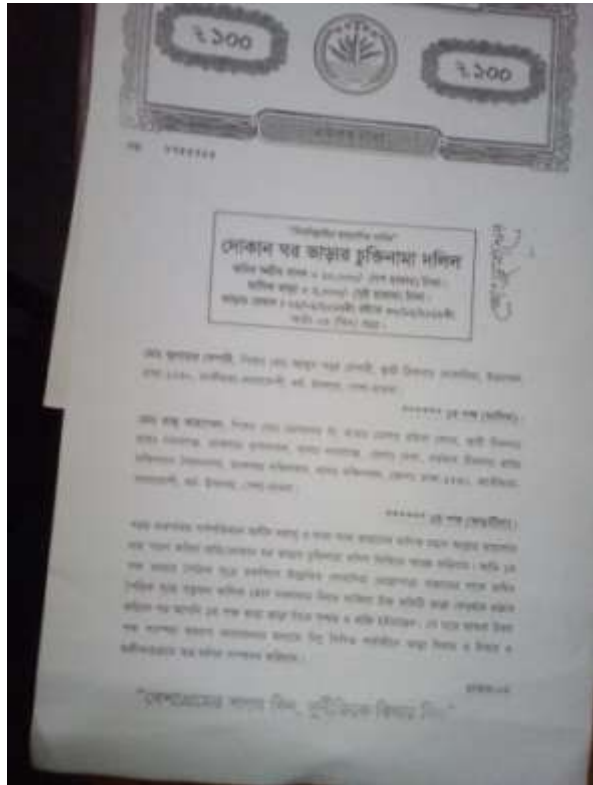












FAMILY PICTURE

