

Proposed NU Business Name: MS DUI VAI ENGINEERING WORKSHOP



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Project verified by: Md Mozaharul islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROBI
Age	:	03-02-1988(29 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Bash hata P.O: S. A .collage P.S:Sonatola Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most Kulsom Begum
(iii) Father's name	:	Late .Md Sayed Jaman
(iv) GB member's info	:	Branch: Sonarai Gabtoli, Centre # 85(Female), Member ID: 8244, Group No: 02 Member since: 20-06-1999(08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: 0
(v) Who pays GB loan installment	:	Brother
(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 and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-320189
Mother's Contact No.	:	01745-911442
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most kulsom Begum joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S DUI VAI ENGINEERING WORKSHOP
Location	:	S .A . Collage station, Sonatola, Bogra
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/--(from existing business) 78% Required Investment BDT 50,000/--(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Lainer, Planger, Mobil, Bearing, Fan, Belt, Troly chain etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employe. ▪One employee will be appointed. ▪The shop is rented. ▪Collects goods from Bogra Bazer, Bogra. ▪Agreed grace period is 3 months.

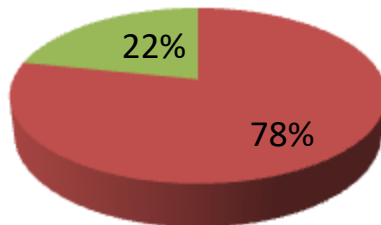
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics items	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Electronics items	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
House rant		550	6,600
Electricity Bill		1,700	20,400
Transportation		400	4,800
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		150	1,800
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		6,600	79,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Lainer	15	450	6,750	10	450	4,500	11,250
Planger	30	250	7,500	40	250	10,000	17,500
Mobil	25	430	10,750	30	430	12,900	23,650
Bearing	100	400	40,000	50	400	20,000	60,000
Fan	120	300	36,000	0	0	0	36,000
Trolley Chain	35	800	28,000	0	0	0	28,000
Others	1	11000	11,000	1	2600	2,600	13,600
Security	1	40000	40,000	0	0	0	40,000
Total	327	0	180000	131	4130	50000	230000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- **Total 230,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	3,600	108,000	1,296,000	1,360,800	1,428,840
Total Sales (A)	3,600	108,000	1,296,000	1,360,800	1,428,840
Less. Variable Expense					
Grocery items	2,880	86,400	1,036,800	1,088,640	1,143,072
Total variable Expense (B)	2,880	86,400	1,036,800	1,088,640	1,143,072
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200	272,160	285,768
Less. Fixed Expense					
House rant		550	6,600	6,600	6,600
Electricity Bill		1,700	20,400	20,400	20,400
Transportation		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		8,400	100,800	100,800	100,800
Net Profit (E) [C-D]		13,200	158,400	171,360	184,968
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	158,400	171,360	184,968
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		138,400	289,760
	Total Cash Inflow	208,400	309,760	474,728
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	138,400	289,760	454,728

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4Years
Quality goods & services;
Skill and experience;4Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures













Family Picture



Family Picture

