

Proposed NU Business Name: **VAI VAI ENGINEERING WORKSHOP**



Project identification and prepared by: Md. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BIMOL CHANDRA PAL
Age	:	01/01/1985 (32 Years)
Education, till to date	:	CLASS 05
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Aral P.O: Aral Bazar-1730, P.S: Kapasia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHABITRI RANI PAL <input type="checkbox"/>
(iii) Father's name	:	GOPAL CHANDRA PAL
(iv) GB member's info	:	Branch: ShONMANIA, Centre # 15 (Female), Member ID: 6795, Group No: 09 Member since: 07/08/2003 to 2012 (15 Years) First Loan: BDT 5,000 /-, Existing Loan: 4,000/- Outstanding Loan: NILL
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 and Training Info	:	05 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	None.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-469282
Family's Contact No.	:	01774-223683
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapasia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHABITRI RANI PAL joined Grameen Bank since 15 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 Info4

Business Name	:	VAI VAI ENGINEERING WORKSHOP
Location	:	Trimoni Bazar, Torgaon ,Kapasia .
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 45 ft = 675 sq. ft
Security of the shop	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in various Metal items(eg: Square bar, flat bar). ▪Average 15% gain on sales. ▪The business is operated by entrepreneur. Existing one employee. ▪The shop is rented. ▪Collects goods from Kapasia Bazar. ▪Agreed grace period is 3 months.

Existing Business

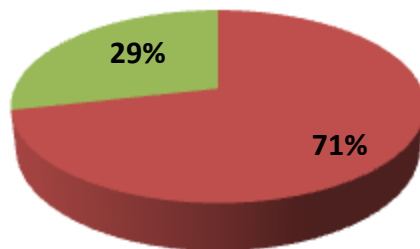
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Metal Item (Square bar, Flat Bar, Angle ,Sheet, Rack ,Door Etc)		150000	1800000
		0	0
Total Sales (A)		150000	1800000
Less. Variable Expense			0
Metal Item (Square bar, Flat Bar, Angle ,Sheet, Rack ,Door Etc)		127500	1530000
Total variable Expense (B)		0	0
Contribution Margin (CM) [C=(A-B)]		22500	270000
Less. Fixed Expense			
Rent		2000	24000
Electric Bill		1500	18000
Transportaion		700	8400
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		150	1800
Guard		200	2400
Generator		300	3600
Mobile Bill		300	3600
Total fixed Cost (D)		13150	157800
Net Profit (E) [C-D]		9350	112200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Amount	Unit	Unit price	Amount	
Square Bar	200	52	10,400	150	52	7,800	18,200
Flat Bar	50	50	2,500	100	50	5,000	7,500
Angle	50	50	2,500	60	50	3,000	5,500
Sheet	30	93	2,790	50	93	4,650	7,440
Rack	150	80	12,000	200	80	16,000	28,000
Steel Door	2	8000	16,000	2	8000	16,000	32,000
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
Others			3,810	0	0	7,550	11,360
Security			100,000			0	100,000
Total			<u>150,000</u>			<u>60,000</u>	<u>210,000</u>

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 60,000
- Total 210,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Medicine Items	0	180000	2160000	2268000	2381400
	0	0	0	0	0
Total Sales (A)	0	180000	2160000	2268000	2381400
Less. Variable Expense					
Medicine Items	0	153000	1836000	1927800	2024190
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	27000	324000	340200	357210
Less. Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1500	18000	18300	18600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		150	1800	1800	1800
Guard		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobile Bill		350	4200	4300	4400
Total fixed Cost (D)		13500	158400	159400	160430
Net Profit (E) [C-D]		13500	162000	170100	178605
Investment Payback			24000	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	162,000	170100	178605
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		138000	284100
	Total Cash Inflow	222,000	308,100	462,705
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	138,000	284,100	438,705

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Trimoni Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রজ্ঞাপিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: ইতিমিয়াকরিং কুমারিকা
প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১৫/১২/১৫

প্রকল্পের পরিচালক/প্রকল্প পরিচালক:

নাম: মিঃ সুনীল কুমার গাল
জন্ম তারিখ: ০১/০১/১৯৮৫ জাতীয় পরিচয়পত্র নং: ৩২

শিক্ষণের যোগ্যতা: মে স্নেহী

বৈবাহিক অবস্থা: বিবাহিত

সংসারের সংখ্যা: ২ (দুই)

সংসারের সংখ্যা: ২ (দুই)

সংসারের নাম: আত্মা

পো: আব্দুল হামিদ থানা: ব

পো: ১৭৬০ থানা: ✓







FAMILY PICTURE

