

VOLT TECH ENGINEERING



33rd Design Lab (Executive)

19 October 2014

Project prepared by: MIZANUR RAHMAN PATWARY

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	KHORSHED ALOM (BABU)
Age	:	25-10-1979 (34 Years)
Education, till to date	:	B.Com pass.
Marital status	:	Married
Children	:	2 daughter
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Barua P.O: Borua P.S: Khilkhhet 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	:	Mrs. SALMA BEGUM
(iii) Father's name	:	Mr. SIRAJUL ISLAM
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 75 (Female), Member ID: 5835/1, Group No: 01 Member since:30-12-2001 (13 Years) First loan:7,000 taka.
Further Information:		Existing loan: 3,00,000 Taka Outstanding loan: 14,800 Taka
(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	:	Fifteen years experience in running business. He worked in a workshop for 4 years as an assistant and gathered experience.
Other Own/Family Sources of Income	:	Father's income (Agriculture & vegetables selling)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01852-220310
Father Contact No.	:	01712-823667
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	VOLT TECH ENGINEERING
Location	:	Namapara Khilkhet, Dhaka
Total Investment in BDT	:	BDT 5,15,000
Financing	:	Self BDT 2,65,000 (from existing business) 51% Required Investment BDT 2,50,000 (as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of garments & textile machine parts like; Auto gas fire, steam boiler, electric boiler, iron table, threat clean machine, fabrics inspection machine, water softener etc.▪After getting equity fund one separt machine & one wIELDING machine will be purchase.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing four employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Nobabpur.▪The shop is rented.▪Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Salma Begum is a member of Grameen Bank since 13 years. At first she took 7,000 taka loan from Grameen Bank. Salma Begum gradually took loan from GB. Utilize loan in her husband vegetable selling business & Agriculture. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

BDT (TK)

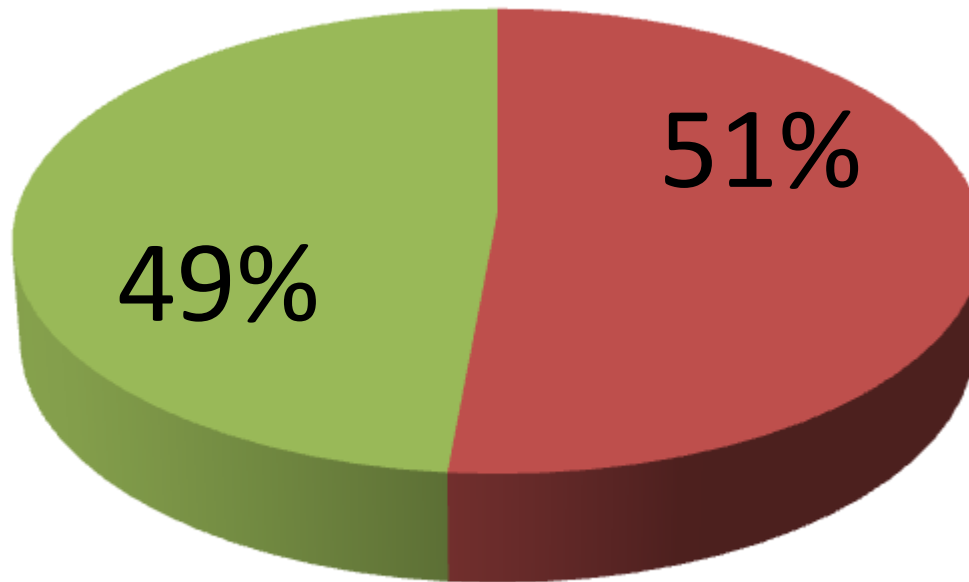
Particular	Monthly	Yearly
Revenue (sales)		
MS Plate, Electric Socket, Switch Indicator Controller, Water controller etc	175,000	2,100,000
Total Sales (A)	175,000	2,100,000
Less. Variable Expense		
MS Plate, Electric Socket, Switch Indicator Controller, Water controller etc	122,500	1,470,000
Total variable Expense (B)	122,500	1,470,000
Contribution Margin (CM) [C=(A-B)]	52,500	630,000
Less. Fixed Expense		
Rent	12,000	144,000
Electricity bill	5,000	60,000
Salary (4 staff)	15,000	180,000
Salary (self)	10,000	120,000
Transportation	2,000	24,000
Mobile Bill	500	6,000
Total fixed Cost (D)	44,500	534,000
Net Profit (E) [C-D]	8,000	96,000

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Lath Machine, Drill Machine, Gas welding set	1,06,000	-	1,06,000
Welding Machine, Boiler machine, Grading machine	59,000	-	59,000
Separt machine & Welding machine	-	2,50,000	2,50,000
Security	1,00,000	-	1,00,000
Total	2,65,000	2,50,000	5,15,000

Source of Finance

- Entrepreneur's Contribution 265,000
- Investor's Investment 250,000
- Total 515,000



Financial Projection

BDT (TK)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
MS Plate, Electric Socket, Switch Indicator Controller, Water controller, Key etc	250,000	3,000,000	3,150,000	3,307,500
Total Sales (A)	250,000	3,000,000	3,150,000	3,307,500
Less. Variable Expense				
MS Plate, Electric Socket, Switch Indicator Controller, Water controller, Key etc	175,000	2,100,000	2,205,000	2,315,250
Total variable Expense (B)	175,000	2,100,000	2,205,000	2,315,250
Contribution Margin (CM) [C=(A-B)]	75,000	900,000	945,000	992,250
Less. Fixed Expense				
Rent	12,000	144,000	151,200	158,760
Electricity bill	6,000	72,000	75,600	79,380
Salary (self)	10,000	120,000	126,000	132,300
Salary (5 staff)	24,000	288,000	302,400	317,520
Transportation	3,000	36,000	37,800	39,690
Mobile bill & SMS Monitoring	800	9,600	10,080	10,584
Non Cash Item				
Depreciation	2,083	25,000	25,000	25,000
Total Fixed Cost	57,883	694,600	728,080	763,234
Net Profit (E) [C-D]	17,117	205,400	216,920	229,016
Investment Payback		100,000	100,000	100,000

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	250,000		
1.2	Net Profit	205,400	216,920	229,016
1.3	Depreciation (Non cash item)	25,000	25,000	25,000
1.4	Opening Balance of Cash Surplus		130,400	272,320
	Total Cash Inflow	480,400	372,320	526,336
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	130,400	272,320	426,336

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:5
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures







DAINIGHT







PICTURE OF NOBIN UDYOKTA

