

# Proposed NU Business Name: VOLTECH ENGINEERING COMPANY



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

Project verified by: Md. Siddiqur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>Md Khoshed Alam Babu</b>
Age	:	25-10-1979 ( 38 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	02 Dauther
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Borua Gasibari ,P.O: Boura ,P.S: Khilket, 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	:	Most Salma Begum
(iii) Father's name	:	Md Sirajul Islam
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 75 (Female), Member ID: 5835/1 , Group No: 04 Member since: 13-06-1997 ( 20Years) First loan: BDT = 3,000 /- Last loan:BDT=250,000/- Outstanding loan:= 124900/-
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	:	015 years of business experience. : 15 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.	:	01712-823667
Family's Contact No.	:	01852-220310
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most: Salma Begum** joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VOLTECH ENGINEERING COMPANY</b>
Location	:	Khilket Namapara,Dhaka
Total Investment in BDT	:	BDT 1000,000/-
Financing	:	Self BDT 600,000/- (from existing business) 60 % Required Investment BDT 400,000/- (as equity) 40 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	50ft x 22 ft= 1100 square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Boiler,Airon Table,Water Sopner,Yean Ding,Van,Cng Hader,Lp Gas Hader,Fresh Saking Maching etc.</li><li>▪Average 30 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 5 employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Puran Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

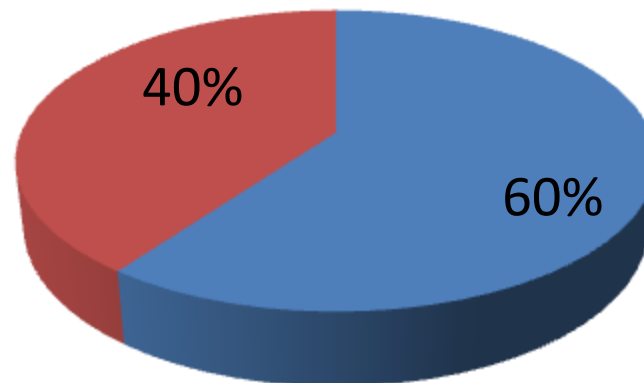
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Workshop	11,500	345,000	4,140,000
0	0	0	0
<b>Total Sales (A)</b>	<b>11,500</b>	<b>345,000</b>	<b>4,140,000</b>
<b>Less. Variable Expense</b>			
Workshop	8,050	241,500	2,898,000
<b>Total variable Expense (B)</b>	<b>8,050</b>	<b>241,500</b>	<b>2,898,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,450</b>	<b>103,500</b>	<b>1,242,000</b>
<b>Less. Fixed Expense</b>			
Rent		15,000	180,000
Electricity Bill		9000	108,000
Transportation		5,000	60,000
Mobile Bill		800	9,600
Entertainment		500	6,000
Salary (sttaf)		55,000	660,000
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>93,300</b>	<b>1,119,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,200</b>	<b>122,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Boilers	1	200000	200000	Boilers	1	200000	200,000	400,000
Airon Table	2	20000	40000	Airon Table	2	20000	40,000	80,000
Water Sopner	3	20000	60000	Water Sopner	3	20000	60,000	120,000
Yean Daing	1	60000	60000	Yean Daing	1	60000	60,000	120,000
Van	3	26000	78000	Lp Gas Hader	1	40000	40,000	118,000
Cng Hader	1	65000	65000				0	65,000
Lp Gas Hader	1	40000	40000				0	40,000
Fresh Saking Maching	2	25000	50000				0	50,000
			0				0	0
			0				0	0
Others			7000	Others			0	7,000
<b>Total</b>			<b>600000</b>				<b>400,000</b>	<b>1,000,000</b>

## Source of Finance

■ Entrepreneur's contibution 600000
 ■ Investor's Investment 400000
 ■ Total 1000000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Workshop	12,500	375,000	4,500,000	4,725,000	4,961,250
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>12,500</b>	<b>375,000</b>	<b>4,500,000</b>	<b>4,725,000</b>	<b>4,961,250</b>
<b>Less. Variable Expense</b>					
Workshop	8,750	262,500	3,150,000	3,307,500	3,472,875
<b>Total variable Expense (B)</b>	<b>8,750</b>	<b>262,500</b>	<b>3,150,000</b>	<b>3,307,500</b>	<b>3,472,875</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,750</b>	<b>112,500</b>	<b>1,350,000</b>	<b>1,417,500</b>	<b>1,488,375</b>
<b>Less. Fixed Expense</b>					
Rent		15,000	180,000	180,000	180,000
Electricity Bill		9450	113,400	119,070	125,024
Transportation		5,500	66,000	69,300	72,765
Mobile Bill		960	11,520	12,096	12,701
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		55,000	660,000	693,000	727,650
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>94,410</b>	<b>1,132,920</b>	<b>1,175,766</b>	<b>1,220,754</b>
<b>Net Profit (E) [C-D]</b>		<b>18,090</b>	<b>217,080</b>	<b>241,734</b>	<b>267,621</b>
<b>Investment Payback</b>			<b>160,000</b>	<b>160,000</b>	<b>160,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	400,000		
1.2	Net Profit	217,080	241,734	267,621
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		57,080	138,814
	<b>Total Cash Inflow</b>	<b>617,080</b>	<b>298,814</b>	<b>406,435</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	400,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	160,000	160,000	160,000
	<b>Total Cash Outflow</b>	<b>560,000</b>	<b>160,000</b>	<b>160,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>57,080</b>	<b>138,814</b>	<b>246,435</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 15 Years  
Own Business : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















গ্রামীণ ব্যাংক

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সহজ ঋণের পাশ বই

নাম জালম

কর্মী নং ৯৩৬/১

গ্রুপ নং ০৪

কেন্দ্র নং ৭৫/১

কেন্দ্রের নাম ১৩৬০ হোয়া

বই ইস্যুর তারিখ ২৫/৫/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর ১৩৬০





# FAMILY PICTURE

