Proposed NU Business Name: DUI KONNA ENGINEERING WORKSHOP



Project identification and prepared by: Md. Golam rusul, Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta				
Name	:	Rasel Shekh		
Age	:	4.3.1982 (34 Years)		
Education, till to date	:	Class V		
Marital status	:	Married		
Children	:	2 Daughter		
No. of siblings:	:	2Brothers & 3 Sister		
Address	:	Vill: South Paik para, P.O: Bipaikpara, P.S: Tangibari, Dist: Munsigonj		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father SHAHNAJ BEGUM MD. JALAL SHEKH Branch: Rampal, Centre # 48(Female), Member ID: 3681/1, Group No: 04 Member since: 01-01-1996 (20 Years) First loan: BDT 3,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 20000, Outstanding loan: BDT 18240 N/A No No 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	:	3 years experience in running business.
Training Info	:	He has 10 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925913265
Mother's Contact No.	:	01768461233
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHNAJ BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Business Name	:	DUI KONNA ENGINEERING WORKSHOP	
Location	:	Betka chourasta, Tongibari	
Total Investment in BDT	:	BDT 510,000/-	
Financing	:	Self BDT 410,000/-(from existing business) 80%	
		Required Investment BDT 100,000/-(as equity) 20%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	32ft x 11ft= 352square ft	
Security of the shop	:	BDT 1,00,000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; gas cylinder, welding machine etc. Average 40% gain on sale. The business is operating by entrepreneur. Existing five employee. The shop is rented. Collects goods from Nobabpur, Dhaka. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Service	3,050	91,500	1,098,000	
Total Sales (A)	3,050	91,500	1,098,000	
Less. Variable Expense				
Service	1,830	54,900	658,800	
Total variable Expense (B)	1,830	54,900	658,800	
Contribution Margin (CM) [C=(A-B)	1,220	36,600	439,200	
Less. Fixed Expense				
Rent		3,000	36,000	
Electricity Bill		4,000	48,000	
Mobile Bill		300	3,600	
Salary (self)		5,000	60,000	
Transportation		400	4,800	
Salary (staff)		15,000	180,000	
Total fixed Cost (D)		27,700	87,600	
Net Profit (E) [C-D)		8,900	351,600	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Leath Machine (1)	285,000	0	285,000		
Gas Cylinder (1)	30,000	30,000	60,000		
Wielding Machine	20,000	20,000	40,000		
Generator	40,000	0	40,000		
Drill Machine	20,000	0	20,000		
Iron	15,000	30,000	45,000		
Others	0	20,000	20,000		
Total	410,000	100,000	510,000		

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Service	4,250	127,500	1,530,000	1,606,500	
Total Sales (A)	4,250	127,500	1,530,000	1,606,500	
Less. Variable Expense					
Service	2,550	76,500	918,000	963,900	
Total variable Expense (B)	2,550	76,500	918,000	963,900	
Contribution Margin (CM) [C=(A-B)	1,700	51,000	612,000	642,600	
Less. Fixed Expense					
Rent		3,000	36,000	36,000	
Electricity Bill		4,000	48,000	50,000	
Mobile Bill		400	4,800	5,500	
Salary (self)		5,000	60,000	60,000	
Transportation		800	9,600	11,500	
Salary (staff)		15,000	180,000	180,000	
Non Cash Item					
Depreciation		6,917	83,000	83,000	
Total Fixed Cost		35,117	421,400	426,000	
Net Profit (E) [C-D)		15,883	190,600	216,600	
Investment Payback			60,000	60,000	

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	190,600	216,600
1.3	Depreciation (Non cash item)	83,000	83,000
1.4	Opening Balance of Cash Surplus		213,600
	Total Cash Inflow	373,600	513,200
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	213,600	453,200

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; Regular customers;

THREATS

Theft

Fire

Political unrest

Pictures









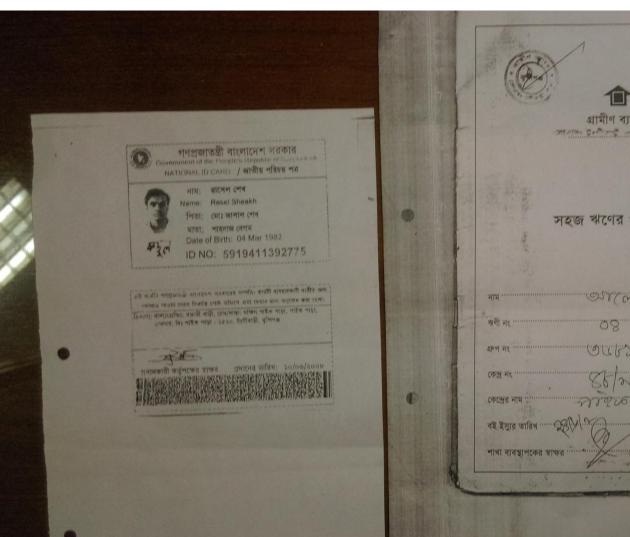


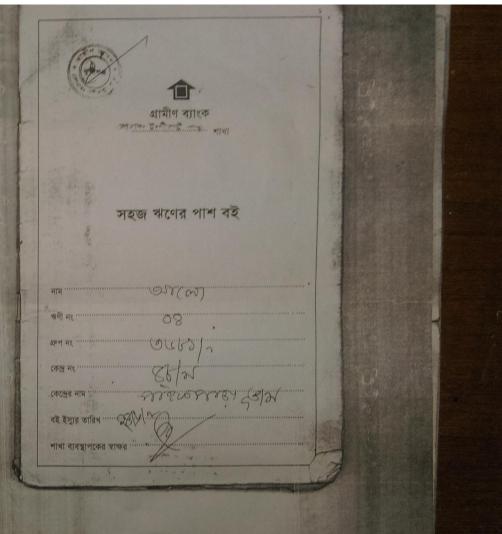












FAMILY PICTURE

