Proposed NU Business Name: SHIMU ENGENEEARING WORKSHOP



Project identification and prepared by: Md. Mozammel Haque, Jamurki Unit, Tangail



Grameen Shakti Samajik Byabosha Ltd.

Project verified by: MD. Mizanur Rahaman Patoyari

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD.BABUL RANA		
Age	:	08-08-1983 (32Y <i>ears)</i>		
Education, till to date	:	Class Nine		
Marital status	:	Married		
Children	:	Nill		
No. of siblings:	:	1 Brothers and 2 Sisters		
Address	:	Vill: Fajilhati Bazar P.O: Putiyajani Bazar P.S: Delduar, Dist: Tangail		
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 KHODEJA BEGUM MD. FAZLUL MIYA Branch: Lawhati,Delduar, Centre # 59 (Female), Member ID: 6181, Group No: 03 Member since: 02/07/2003 (13Years) First Ioan: BDT 5000/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Outstanding loan: 89000 Father 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	:	4 years experience in running business.
Training Info	:	He has no years training
Other Own/Family Sources of Income	:	Agriculture,
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01741115242
Family's Contact No.	:	01966743464
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

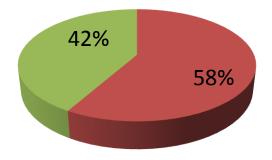
KHODEJA BEGUM joined Grameen Bank since 13 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info			
Business Name	:	SHIMU ENGENEEARING WORKSHOP	
Location	:	Putiyajani Bazar, Delduar, Tangail.	
Total Investment in BDT	:	BDT 166700/-	
Financing	:	Self BDT 96700/- (from existing business) 58% Required Investment BDT 70,000/- (as equity) 42%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	25 ft x 10ft= 250 square ft	
Security of the shop	:	Nill	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; TV Box, Almery, Alna, Squire Bar, Flat Bar etc. Average 35% gain on sales. The business is operating by entrepreneur. Existing 3 employee. After getting equity fund one employee will be appointed. The shop is ranted. Collects goods from Pakull. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
TV Box, Almery, Alna, Rake, Showcase etc.		50,000	600,000	
Servicing		6,000	72,000	
Total Sales (A)		56,000	672,000	
Less. Variable Expense		56,000	672,000	
TV Box, Almery, Alna, Rake, Showcase etc.		35,000	420,000	
Total variable Expense (B)		35,000	420,000	
Contribution Margin (CM) [C=(A-B)		21,000	252,000	
Less. Fixed Expense				
Rent		2,000	24,000	
Electricity Bill		1500	18,000	
Transportation		500	6,000	
Mobile Bill		200	2,400	
Entertainment		200	2,400	
Salary (sttaf)		5,000	60,000	
Salary (self)		5,000	60,000	
Generator		150	1800	
Total fixed Cost (D)		14,550	174,600	
Net Profit (E) [C-D)		6,450	77,400	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Squire bar	9,200	27,600	36,800		
Self	10,000	0	10,000		
Shet	4,500	14,800	19,300		
Gass Botal	30,000	0	30,000		
Sprea Machine	5,000	0	5,000		
Welding Machine	24,000	0	24,000		
Dil Machine	14,000	0	14,000		
Angel	0	27600	27,600		
Total	96,700	70,000	166,700		

Source of Finance



- Entrepreneur's Contribution 97,600
- Investor's Investment 70,000
- Total 167,600

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
TV Box, Almery, Alna, Rake, Showcase etc.		85,000	1,020,000	1,071,000	
Servicing		6,000	72,000	75,600	
Total Sales (A)		91,000	1,092,000	1,146,600	
Less. Variable Expense					
TV Box, Almery, Alna, Rake, Showcase etc.		59,500	714,000	749,700	
Total variable Expense (B)		59,500	714,000	749,700	
Contribution Margin (CM) [C=(A-B)]		31,500	378,000	396,900	
Less. Fixed Expense					
Rent		2,000	24,000	24,000	
Electricity Bill		1500	18,000	18,000	
Transportation		500	6,000	6,000	
Mobile Bill		300	3,600	3,600	
Entertainment		200	2,400	2,400	
Salary (sttaf)		10,000	120,000	120,000	
Salary (self)		5,000	60,000	60,000	
Generator		150	1800	1800	
Total Fixed Cost		30,800	369,600	86,400	

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	142,200	161,100
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		100,200
	Total Cash Inflow	212,200	261,300
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	100,200	219,300



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

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

THREATS

Theft Fire Political unrest Pictures

















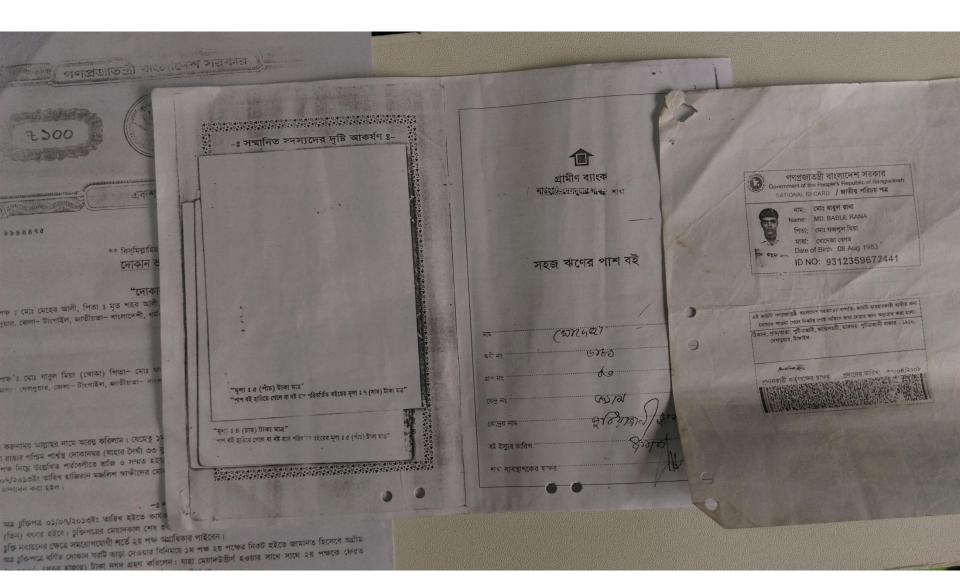












FAMILY PICTURE

