Proposed NU Business Name: M/S RAJU ENGNIRING WAKSHOP



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

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD RAJU AHMED		
Age	:	25-02-1985 (32 Years)		
Education, till to date	:	Class Seven		
Marital status	:	Unmarried		
Children	:	Nill		
No. of siblings:	:	02 Brothers 02 Sisters		
Address	:	Vill: Anol,P.O: Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka		
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 RAHIMA BEGUM MUSLEM KHA Branch: Dakshinkhan, Centre # 65 (Female), Member ID: 5359/1, Group No: 02 Member since: 03-02-2007 (10 Years) First loan: BDT =5,000 /-		
Further Information:		Outstanding loan:=17820 /-		
(v) Who pays GB loan installment	:	Father No		
(vi) Mobile lady (vii) Grameen Education Loan		No 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	:	10 years of business experience.
Own Business and	:	02 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	••	01685-937629
Family's Contact No.	:	01868-525023
NU Project Source/Reference	••	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rahima Begum joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

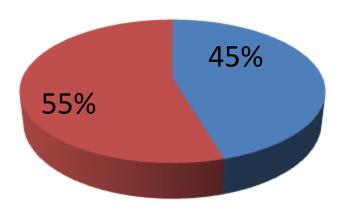
Proposed Nobin Udyokta Business Info				
Business Name	:	M/S Raju Engniring Wakshop		
Location	:	Dobadia,Uttarkhan ,Dhaka		
Total Investment in BDT	:	BDT 110,000/-		
Financing	•	Self BDT 50,000/- (from existing business) 45% Required Investment BDT 60,000/- (as equity) 55 %		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	24 ft x 26 ft= 624 square ft		
Security of the shop	:	BDT 10,000		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Almirah, Grill, Sater, get etc. Average 30 % gain on sales. The business is operating by entrepreneur. Existing two employee. The shop is rented. Collects goods from Puran Dhaka. Agreed grace period is 3 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
all kinds welding	1,000	30,000	360,000		
Total Sales (A)	1,000	30,000	360,000		
Less. Variable Expense					
Total variable Expense (B)	0	0	0		
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000		
Less. Fixed Expense					
Rent		2,000	24,000		
Electricity Bill		2000	24,000		
Transportation		1,500	18,000		
Mobile Bill		500	6,000		
Salary (sttaf)		14,000	168,000		
Salary (self)		5,000	60,000		
Total fixed Cost (D)		25,000	300,000		
Net Profit (E) [C-D)		5,000	60,000		

Investment Breakdown								
Doutioulous		Existing	3	Particulars	Proposed			Proposed
Particulars	Quantity	Quantity Price Unit Price			Quantity	Price	Unit Price	Total
Welding Maching	2	17000	34000	Gasdil Maching	1	25000	25,000	59,000
Gangdil Maching	2	3000	6000	Argon Maching	1	35000	35,000	41,000
Secuirity Advence			10000				0	10,000
Others			0	Others				0
Total			50,000				60,000	110,000

Source of Finance

■ Entrepreneur's contibution 50000 ■ Investor's Investment 60000 ■ Total 110000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
all kinds welding	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense					
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		2100	25,200	26,460	27,783
Transportation		1,650	19,800	20,790	21,830
Mobile Bill		600	7,200	7,560	7,938
Salary (sttaf)		14,000	168,000	176,400	185,220
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		667	8,000	8,000	8,000
Total Fixed Cost		26,017	312,200	323,210	334,771
Net Profit (E) [C-D)		9,983	119,800	130,390	141,510
Investment Payback			24,000	24,000	24,000

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

SI#	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	119,800	130,390	141,510
1.3	Depreciation (Non cash item)	8,000	8,000	8,000
1.4	Opening Balance of Cash Surplus		103,800	218,190
	Total Cash Inflow	187,800	242,190	367,700
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	24.000	24.000	24.000
2.3	Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	103,800	218,190	343,700

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 09 Years

Own Business: 02 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



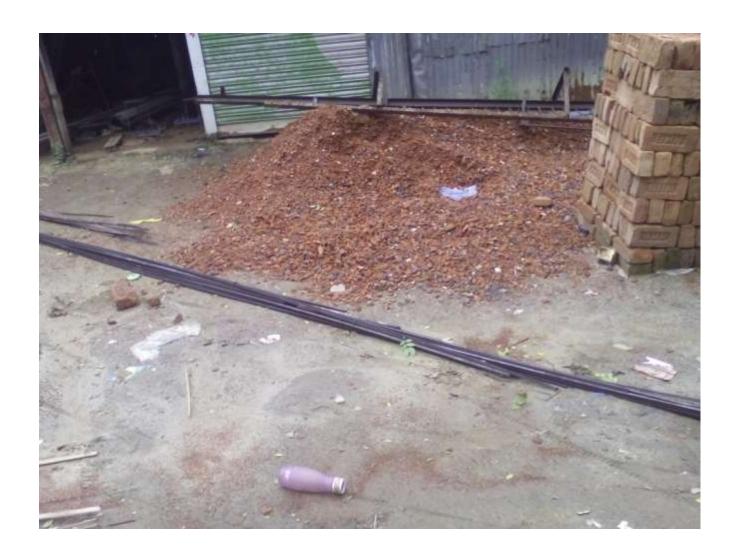








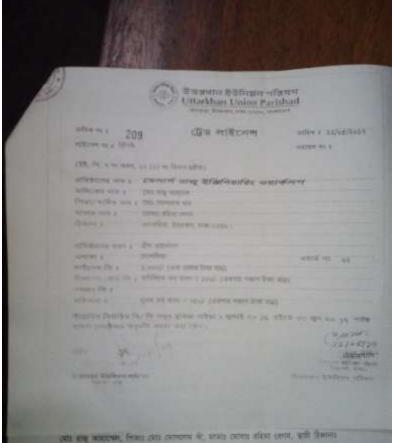




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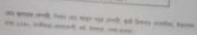
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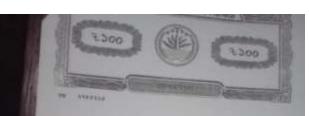
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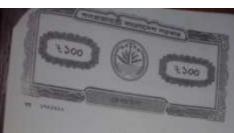
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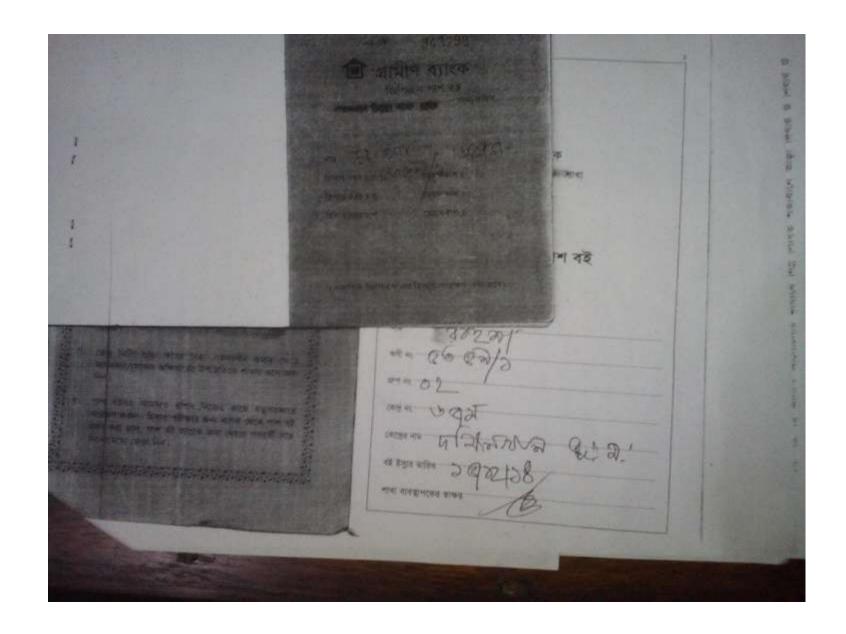
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FAMILY PICTURE

