

Proposed NU Business Name: RUBEL ENGINEERING WORKSHOP



Project identification and prepared by : Md, Musha Mia
Khulna Unit, Khulna

Project verified by: : Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: RUBEL HAWLADER
Age	:	10-10-1991(26 Years)
Education, till to date	:	Class 09
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: Hatbati P.O: Botiaghata P.S: Botiaghata Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JHARNA BEGUM
(iii) Father's name	:	MD:HARUN HOWLADER
(iv) GB member's info	:	Branch: Botiaghata , Centre # 38(Female), Member ID: 2872, Group No: 01 Member since:20-01-2011 raning (07 Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 6000 Outstanding loan: 2310/.
(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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-808145
Family's Contact No.	:	01707-750233
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JHARNA BEGUM Joined Grameen Bank Since 07 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL ENGINEERING WORKSHOP
Location	:	Batbati,Botiagata,Khulna
Total Investment in BDT	:	BD 1,70,000
Financing	:	Self BDT 120,000(from existing business) 71% Required Investment BDT 50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	19ft x 11ft= 209 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes; Squarbar,Pati etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented.▪Collects goods from.Khulna.▪Agreed grace period is 3 months.

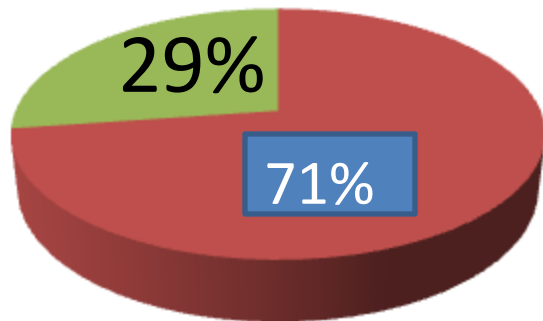
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Square Bar, Patti etc.	3,500	1,05,000	1,260,000
Total Sales (A)	3,500	1,05,000	1,260,000
Less. Variable Expense			
Square Bar, Patti etc.	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	5,25	15,750	1,89,000
Less. Fixed Expense			
Rent		5,00	6,000
Electricity bill		1,300	15,600
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Entertainment		4,00	4,800
Guard		0	0
Genaretor		0	0
Mobile bill		5,00	6,000
Total fixed Cost (D)		8,900	1,06,800
Net Profit (E) [C-D]		6,850	82,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Welding Mecin	02	30000	60000	-	-	-	60000
Dell Mecin	01	25000	25000	-	-	-	25000
Scull	01	11000	11000	-	-	-	11,000
Square Bar	100	75	7500	400	75	30000	37500
Patti	100	80	8000	250	80	20000	28,000
Others	-	-	8500	-	-	--	8500
Total			1,20,000			50,000	1,70,000

Source of Finance



Entrepreneur Investment:
1,20,000
Investor Investment:50,000
Total Investment:1,70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year
Revenue (sales)				
Square Bar, Patti etc.	4,800	1,44,000	1,728,000	1,814,400
Total Sales (A)	4,800	1,44,000	1,728,000	1,814,400
Less. Variable Expense				
Square Bar, Patti etc.	4,080	1,22,400	1,468,800	1,542,240
Total variable Expense(B)	4,080	1,22,400	1,468,800	1,542,240
Contribution Margin (CM) [C=(A-B)	7,20	21,600	2,59,200	2,72,160
Less. Fixed Expense				
Rent		5,00	6,000	6,000
Electricity bill		1400	16,800	17,000
Transportation		1,300	15,600	15,600
Salary (self)		5,000	60,000	60,000
Entertainment		5,00	6,000	6,200
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		7,00	8,400	8,600
Total fixed Cost (D)		9,400	1,12,800	1,13,600
Net Profit (E) [C-D)		12,200	1,46,400	1,58,560
Investment Payback			30,000	30,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>2 year (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,46,400	1,58,560
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,14,090
	Total Cash Inflow	1,96,400	2,72,650
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan	2,310	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	82,310	30,000
3	Net Cash Surplus	1,14,090	2,42,650

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

