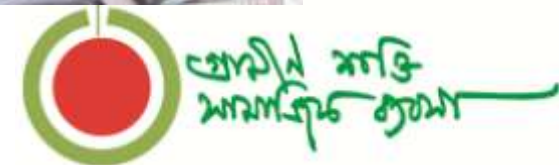


Proposed NU Business Name: **LIMON ENGINEERING WORKSHOP**



Project identification and prepared by: Md. Delower Hossain
Kapashia Unit,

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMAL HOSSAIN
Age	:	05/04/1983 (34 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 Son 2 Daughters
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Rayed, P.O: Kayed, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMINA KHATUN
(iii) Father's name	:	SUROJ MIYA
(iv) GB member's info	:	Branch: goshinga , Centre # 51(Male), Member ID: 5132, Group No:03 Member since: 20/05/1987 to 2017 (30 Years) First loan: BDT 3,000 /- Last loan: 27,360/- Outstanding loan: 21,942/-
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 and Training Info	:	09 years experience in running business. He has 5 years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-400408
Family's Contact No.	:	01740-282800
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMINA KHATUN joined Grameen Bank since 30 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	:	LIMON ENGINEERING WORKSHOP
Location	:	Amraid Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 85,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	35 ft x 19ft= 665 square ft
Security of the shop	:	BDT 35,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bearing, Nat, Rubber bush,Wellcell,Accelator,Spring, Excel etc .▪Average 20% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Bangshal, Dhaka .▪Agreed grace period is 3 months.

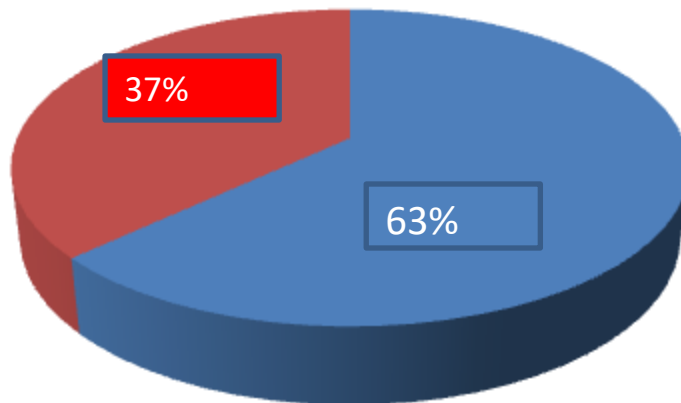
Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Mobil, Parts, Motor Cycle & CNG Servicing		90,000	10,80,000
Total Sales (A)		90,000	10,80,000
Less. Variable Expense			
Mobil, Parts, Motor Cycle & CNG Servicing		67,500	8,10,00
Total variable Expense (B)		67,500	8,10,00
Contribution Margin (CM) [C=(A-B)]		22,500	2,70,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		1,000	12,000
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Generator		4,000	48,000
Total fixed Cost (D)		10,950	1,31,400
Net Profit (E) [C-D]		11,550	1,38,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Baring	40 pcs	300	12,000	100 pcs	300	30,000	42,000
Nat	200 pcs	40	8,000	200 pcs	40	8,000	16,000
Raber bush	200 pcs	20	4,000	-	-	-	4,000
Welseal	250 pcs	10	2,500	-	-	-	2,500
Exilator	30 pcs	20	600	50 pcs	20	1,000	1,600
Spring	30 pcs	35	1,050	50 pcs	35	1,750	2,800
Excel	01 pcs	3200	3,200	02 pcs	3200	6,400	9,600
Other	-	-	3,650	-	-	2,850	6,500
Security	-	-	50,000	-	-	-	50,000
Total=			85,000			50,000	1,35,000



Source of Finance

- Entrepreneur's Contribution- 85,000
- Investor's Investment- 50,000
- Total Investment-1,35,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Mobil, Parts, Motor Cycle & CNG Servicing		1,20,000	14,40,000	15,12,000	15,87,600
Total Sales (A)		1,20,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense					
Mobil, Parts, Motor Cycle & CNG Servicing		90,000	10,80,000	11,34,000	11,90,700
Total variable Expense (B)		90,000	10,80,000	11,34,000	11,90,700
Contribution Margin (CM) [C=(A-B)]		30,000	3,60,000	3,78,000	3,96,900
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		1,000	12,000	12,000	12,000
Transportation		700	8,400	10,000	11,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Generator		4,000	48,000	48,000	48,000
Total Fixed Cost		11,200	1,34,400	1,36,300	1,37,500
Net Profit (E) [C-D]		18,800	2,25,600	2,41,700	2,59,400
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,25,600	2,41,700	2,59,400
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		2,05,600	4,27,300
	Total Cash Inflow	2,75,600	4,47,300	6,86,700
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	2,05,600	4,27,300	6,66,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09 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

6

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম:

লিমন ইনিকিউনিয়ার্শ প্রকল্প

নির্দেশকের নাম:

কামাখিয়া সার্বভৌম প্রকল্প প্রস্তাব গ্রহণের তারিখ:

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

কামাখিয়া হোসেন

৩৪

জন্ম তারিখ: ০৫/০৪/১৯৮৩ জাতীয় পরিচয়পত্র নম্বর

সংগত যোগ্যতা:

৭ম স্তর

বৈশিষ্ট্যিক অবস্থা:

বিবাহিত

সন্তানের সংখ্যা:

২ ছেলে ২ মেয়ে
২ ছেলে ৩ মেয়ে

সংখ্যা:

গ্রাম:

বাগেদ

পো:

বাগেদ-সংগত থানা: কামাখিয়া

গ্রাম:

পো:

থানা:

মোবাইল নং-

০১৭১২-৪০০৪০৪

বাবা/মা মে







FAMILY PICTURE

