

Proposed NU Business Name: **R S P ENGINEERING WORKSHOP**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka
Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	PRADIP CHANDRA RAZ BANGSHI
Age	:	06-07-1981 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: Poshi P.O Poshi P.S: Rupgonj, Dist: Narayangonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAGOR RANI RAZ BANGSHI
(iii) Father's name	:	PARESH CHANDRA RAZ BANGSHI
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 69 (Female), Member ID: 3568/1, Group No: 06 Member since: 02-04-1997 (18Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(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	:	13 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01955-296313
Family's Contact No.	:	01773-355011
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAGOR RANI RAZ BANGSHI joined Grameen Bank since 18 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	:	R S P ENGINEERING WORKSHOP
Location	:	Issapura Bazar,Rupgonj,Narayangonj
Total Investment in BDT	:	BDT 376,000/-
Financing	:	Self BDT 2,26,000/- (from existing business) 60% Required Investment BDT 1,50,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 13 ft= 286 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Collapse Gate, Steel window, Window Grill, Door, Steel Almirah, Showcase etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. ExistingTwo labor. ▪After getting equity fund one labor will be appointed. ▪Agreed grace period is 3 months.

Existing Business (BDT)

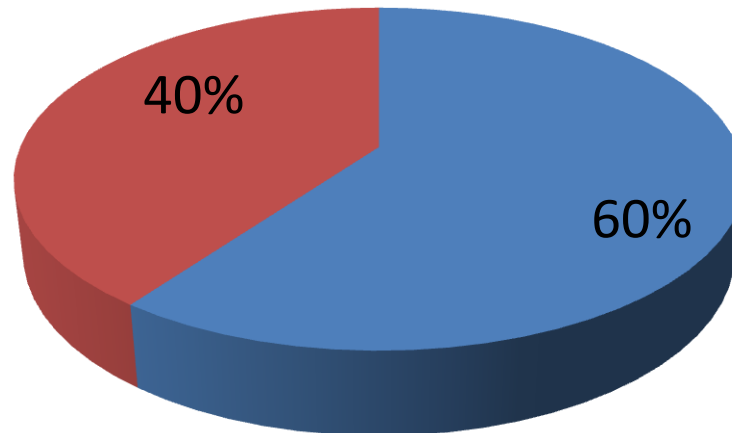
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Almirah, Grill, Window, Collapsible Gate	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Steel bar, Flat bar, Steel sheet, Schaller bar, Weilding sheet, Steel Engel etc	2,450	73,500	882,000
Total variable Expense (B)	2,450	73,500	882,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		12000	144,000
Transportation		4,500	54,000
Mobile Bill		500	6,000
Entertainment		400	4,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		25,400	304,800
Net Profit (E) [C-D]		6,100	73,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
S S Gril	50,000	25,000	75,000
Saquire Bar	5,200	30,000	35,200
Pati,flat bar	3,180	20,000	23,180
Angel	3,360	20,000	23,360
sheet etc	18,260	55,000	73,260
machinariess	146,000	0	146,000
Total	226,000	150,000	376,000

Source of Finance

■ Entrepreneur's contibution 246,000 ■ Investor's Investment 150,000 ■ Total 376,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Almirah, Grill, Window, Collapsible Gate	4,500	135,000	1,620,000	1,701,000
Total Sales (A)	4,500	135,000	1,620,000	1,701,000
Less. Variable Expense				
Steel bar, Flat bar, Steel sheet, Schaller bar, Weilding sheet, Steel Engel etc	3,150	94,500	1,134,000	1,190,700
Total variable Expense (B)	3,150	94,500	1,134,000	1,190,700
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	486,000	510,300
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity Bill		12000	144,000	144,000
Transportation		4,500	54,000	58,000
Mobile Bill		500	6,000	6,000
Entertainment		400	4,800	4,800
Salary (self)		5,000	60,000	60,000
Non Cash Item				
Depreciation		2433	29,200	29,200
Total Fixed Cost		27,833	334,000	338,000
Net Profit (E) [C-D]		12,667	152,000	172,300
Investment Payback			90,000	90,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	152,000	172,300
1.3	Depreciation (Non cash item)	29,200	29,200
1.4	Opening Balance of Cash Surplus		91,200
	Total Cash Inflow	331,200	322,700
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	91,200	262,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 13 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





আওয়াজ অডিটরশন
ও
প্রশাসনিক সলিউশন
সৌজন্যে ও লায়ন খায়রুল আলম (নয়ন)
ফিরে আসতেই বাস করে, অন্যত্র যাবে।

01955-296313
মোব: 01727-260098

শ্রী: প্রদীপ রায়

আর এস নি
ইঞ্জিনিয়ারিং
ওয়ার্কস

রীমা স্টীল

হাউস

এখানে গ্রীলের
করা





01955296313
ফোন: 01727260098
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ওয়ার্কস
রমা স্টীল





01955-2963
01727-260
শ্রী: প্রদীপ
আই.বি.সি.
স্বামী









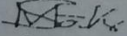
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

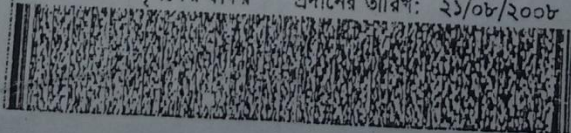


নাম: প্রদীপ চন্দ্র রাজ বংশী
Name: Pradip Chandra Raz Bangshi
পিতা: পরেশ চন্দ্র রাজ বংশী
মাতা: সাগর রানী রাজ বংশী
Date of Birth: 06 Jul 1981
ID NO: 6716879766163

প্রদীপ

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: ইউসুফগঞ্জ, ইউসুফগঞ্জ, ডাকঘর: পশি বাজার - ১৪৬০,
রূপগঞ্জ, নারায়নগঞ্জ


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২১/০৮/২০০৮



FAMILY PICTURE

