

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



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Project verified by: Shushanta Kumar Bishash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR NOBI
Age	:	13-5-1982 (35 Years)
Education, till to date	:	CLASS 9
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill:North Alampur, P.O: Silonaa, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIBI JOHORA
(iii) Father's name	:	LATE NUR AHMED
(iv) GB member's info	:	Branch: Joyloshkar , Dagonvuiyan, Centre # 21(Female), Member ID: 1764, Group No: 04 Member since: 10-4-1997-2015 (18Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 80000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	14 years experience in running business. He has 5 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-807545
Mother's Contact No.	:	10820-925577
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI JOHORA joined Grameen Bank since 18 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NOBI ENGINEERING WORKSHOP
Location	:	Feni road, Silonia Bazar, Dagonvuiyan
Total Investment in BDT	:	BDT 555000/-
Financing	:	Self BDT 475000/-(from existing business) 86% Required Investment BDT 80000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; steel furniture .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 6 employees. After getting equity fund 1 will be appointed▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

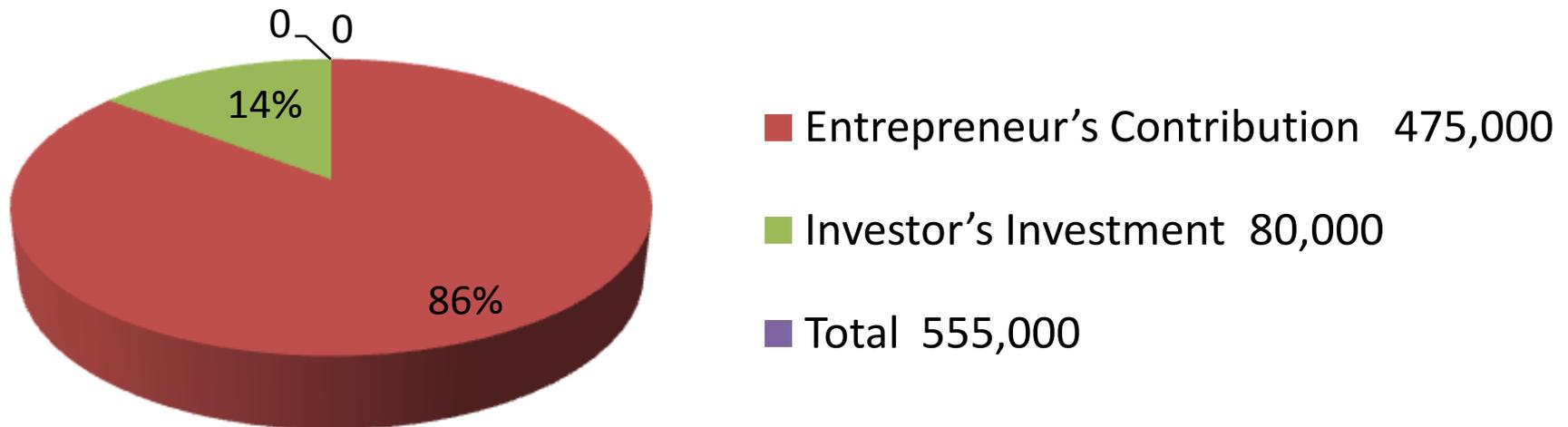
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Steel Furniture	7680	230400	2764800
Total sales (A)	7680	230400	2764800
Less Variable Exp.			
Steel Furniture	6144	184320	2211840
Total Variable exp. (B)	6144	184320	2211840
Contribution Margin CM [C= (A-B)]	1536	46080	552960
less fixed exp.			
Rent		4000	48000
Electricity bill		4000	48000
Transportation		1260	15120
Salary (self)		5000	60000
Salary (staff)		20000	240000
Entertainment		550	6600
Guard		80	960
Genaretor		250	3000
Mobile		500	6000
total fixed cost (D)		35640	427680
Net profit (E) [C-D]		10440	125280

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Steel Almirah	5	15000	75,000			0	75,000
Door	2	12500	25,000			0	25,000
Plank	100	2000	200,000			0	200,000
Iron	10	10000	100,000	5	10000	50,000	150,000
steel			0	6	5000	30,000	30,000
Security			75,000				75,000
Total	117		475,000	11		80,000	555,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Steel Furniture	9260	277800	3333600	3500280	3675294
Total Sales (A)	9260	277800	3333600	3500280	3675294
less variable Expenses					
Steel Furniture	7408	222240	2666880	2800224	2940235
Total variable Expenses (B)	7408	222240	2666880	2800224	2940235
Contribution Margin (CM)= (A-B)	1852	55560	666720	700056	735058.8
Less Fixed Expenses					
Rent		4000	48000	48000	48000
Electricity bill		4000	48000	48000	48000
Transportation		1500	18000	18000	18000
Salary (self)		5000	60000	60000	60000
Salary (staff)		23000	276000	276000	276000
Entertainment		1000	12000	12000	12000
Guard		80	960	960	960
Genaretor		250	3000	3000	3000
Mobile		600	7200	7200	7200
Total Fixed Cost		39430	473160	473160	473160
Net Profit (E) (C-D)		16130	193560	226896	261898.8
Investment Payback			32000	32000	32000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	193,560	226,896	261898.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		161,560	356456
	Total Cash Inflow	273560	388456	618354.8
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	161,560	356456	586354.8

SWOT ANALYSIS

STRENGTH

Employment: Self: 06 Family:0 Others: 01
Experience & Skill : 14 Years: 5
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









নবী ইঞ্জিনিয়ারিং ওয়ার্কসপ

এখানে সু-স্বাদু পরিপাকের মাধ্যমে খিলের আধুনিক নতুন মডেলের আলমারী ও সো-ভেইট, ফাইল কেবিনেট, সুন্দর শয়ন সজ্জা বেচি ও পরিষ্কারি পুরো বিক্রয় করা হয় এবং সোফার মজা, আলমারি, খাটখাটী খেইট, আলমারী অলমারিটির সাজির সঙ্গে সকল প্রকার কাজ করা হয় এবং এস এস এর মাধ্যমে ও অসমিবে ফার্নিচার পাওয়া যায়।

নিবাসীয় বাসার, কামারীর জন্য। ফোন: ০২৭১৪-৯৭৭৪৪৪, ০১৭৭০-৯২৪৪৭৭



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FAMILY PICTURE

