

Proposed NU Business Name: SABBIR ENGINEERING WORKSHOP

Project identification and prepared by: Md.Shahidul Islam,
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Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.YOUSUB DEWAN
Age	:	26-12-1983 (34 Years)
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	03 Child
No. of siblings:	:	3 Brothers 3 Sister
Address	:	Vill: Ulail, P.O: Aouna . P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Fathe
(ii) Mother's name	:	LATE JOYGUNNESA
(iii) Father's name	:	LATE GAFUR DEWAN
(iv) GB member's info	:	Branch: Solla Nawabgonj, Centre # 21(Female), Member ID: 1303, Group No: 01 Member since: 15-01-1989 (13 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: 15,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838-465211
Family's Contact No.	:	01753-0017821
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE JOYGUNNESA joined Grameen Bank since 28 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

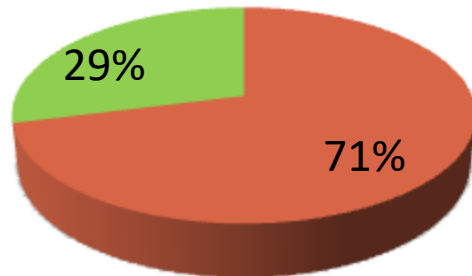
Business Name	:	SABBIR ENGINEERING WORKSHOP
Location	:	Aouna bazar, Nawabgonj,Dhaka
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 71% Required Investment BDT 80,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in exixtgng goods like door,showcase,bed etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is in rent place.▪Collects goods from Nwabgonj.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Workshop item	0	70000	840000
	0	0	0
Total Sales(A)	0	70000	840000
Less Variable Expense (B)			0
Workshop item	0	49000	588000
Total Variable Expense	0	49000	588000
Contributon Margin (CM) [C=(A-B)]	0	21000	252000
Less Fixed Expense			
Electric Bill		1200	14400
Transportaion		1500	18000
Salary (Self)		5000	60000
Entertainment		300	3600
Rent		1000	12000
Guard		200	2400
Salary (Staff)		4000	48000
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		13400	160800
Net Profit (E)= [C-D]		7600	91200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Door	02	40,000	80,000				80,000
Showcase	01	10,000					
Sheet			27,000			80,000	1,07000
Welding machine	02	30,000	60,000				60,000
Drill machine	01	20,000	20,000				20,000
Grander machine	01	3,000	3,000				3,000
Total			2,00,000			80,000	2,80,000

0% Source of Finance



- Entrepreneur's Contribution's :- 2,00,000
- Investor Investment's :- 80,000
- Total :- 2,80,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Workshop item	0	100000	1200000	1260000	1323000
	0	0	0	0	0
Total Sales(A)	0	100000	1200000	1260000	1323000
Less Variable Expense (B)					
Workshop item	0	70000	840000	882000	926100
Total Variable Expense	0	70000	840000	882000	926100
Contributon Margin (CM) [C=(A-B)]	0	30000	360000	378000	396900
Less Fixed Expense					
Electric Bill		1500	18000	18300	18600
Transportaion		2000	24000	288000	3456000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		5000	60000	60000	60000
Guard		200	2400	2400	2400
Entertainment		400	4800	4800	4800
Rent		1000	12000	12000	12000
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		15500	114000	378400	3546800
Net Profit (E)= [C-D]		14500	174000	182700	191835
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	174,000	182700	191835
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	142000	142000	292700
	Total Cash Inflow	254,000	324,700	484,535
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	142,000	292,700	452,535

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Aouna bazar, Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest











FAMILY PICTURE