

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



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Chagal naiya, feni

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	AFTABUL HOQUE
Age	:	17/10/1988(29Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Son 0 Daughter
No. of siblings:	:	02 Brother 01Sisters
Address	:	Vill: Ejjet Pur, P.O: Ejjet Pur P.S: Feni Sadar, 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	:	HAZARA BEGUM
(iii) Father's name	:	KORIMULHOQUE
(iv) GB member's info	:	Branch: Chagalnaiya, Centre # 11/(Female), Member ID :7534/1, Group No: 04 Member since: 05-03-2006-2010 (05 Years) First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT 00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-102316
Mother's Contact No.	:	01815-579248
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZERA BEGUM joined Grameen Bank since 11 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

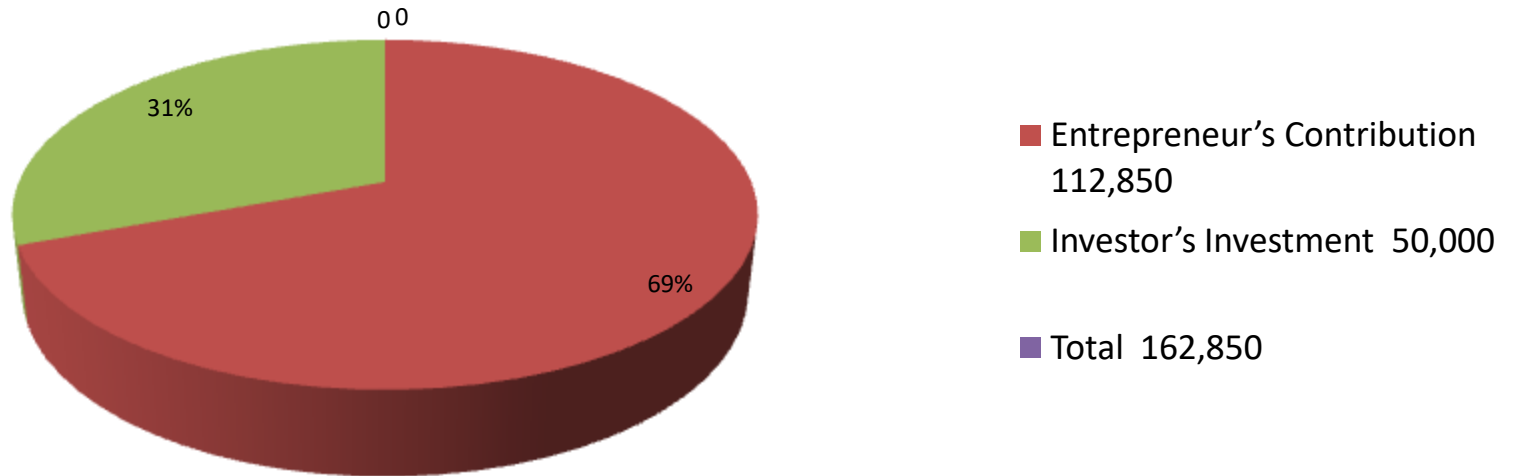
Business Name	:	SOTOTA ENGINEERING WORKSHOP
Location	:	Daia bibir bazar,chagalnaiya ,Feni
Total Investment in BDT	:	BDT 1,62,850/-
Financing	:	Self BDT 1,12,850/- (from existing business) 69% Required Investment BDT50,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 30 ft. = 300 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods mobil, mobil 1 ltr,scal,break show,etc▪Average 20% gain on sale.▪The business is operating by entrepreneur. 1 employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
mobil, mobil 1 ltr,scal,break show,etc	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
mobil, mobil 1 ltr,scal,break show,etc	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		3000	36000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		10400	124800
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
mobil	15	1,700	25,500	20	1,700	34,000	59,500
mobil 1ltr	24	400	9,600	1	1,000	1,000	10,600
scal	5	350	1,750			15,000	16,750
break show	4	250	1,000			0	1,000
tank	1	35,000	35,000			0	35,000
others	0	0	20,000			0	20,000
security	0	0	20,000			0	20,000
			0			0	0
			0			0	0
			0			0	0
Total	49	37700	112,850	21	2,700	50,000	162,850



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
mobil, mobil 1 ltr,scal,break show,etc	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
mobil, mobil 1 ltr,scal,break show,etc	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		10400	124800	125380	125969
Net Profit (E)= [C-D]		7600	91200	95760	100548
Investment Pay Back			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	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71200	146960
	Total Cash Inflow	141,200	166,960	247,508
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	71,200	146,960	227,508

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dak bangla
road, chagalnaiya , Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









