

Proposed NU Business Name: **SAWPON ENGINEIARS WORKSHOP**



Project identification and prepared by: Mr. Kabir
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Project verified by: MD. Mijan Pathoary



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD.SAWPON PRANG
Age	:	20-06-1990(27 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2 sister
Address	:	Vill: Hasnipur,P.O: Ramrama,P.S: Bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SAJEDA BIBI
(iii) Father's name	:	MD. ELIAS ALI
(iv) GB member's info	:	Branch: Hasnipur,Centre #91/2(Female), Member ID: 6427, Group No:02 Member since: 04-10-2014 First loan: BDT -5000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: 11228
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01763907819
Father's Contact No.	:	01789600915
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAJEDA BIBI joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

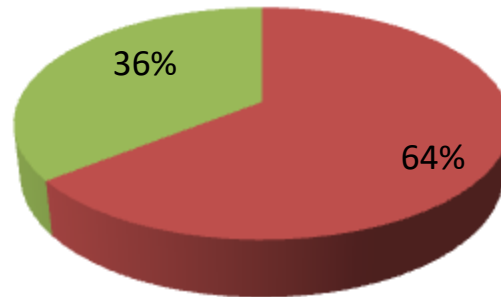
Business Name	:	JONONI HARDWARDS
Location	:	Borboria, pochamaria, puthia,Rajshahi
Total Investment in BDT	:	BDT 140000
Financing	:	Self BDT 90000-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20 ft x 20 ft= 400 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Servicing=500	500	15,000	180000
Total Sales (A)	500	15,000	180000
Less. Variable Expense		0	
Servicing=500	500	15,000	180000
Total variable Expense (B)	500	15,000	180000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent		2000	24,000
Electricity Bill		3000	36,000
Mobile Bill		100	1,200
Salary (self)		5000	60,000
Guard		200	2,400
Transportation		200	2,400
Entertainment			
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		10,500	126,000
Net Profit (E) [C-D]		4,500	54,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Iron	400	70	28,000			50000	78,000
owalding mechin	2	18,000	36,000				36,000
gasdil	1	15500	15,500				15,500
hansan	2	3000	6,000				6,000
handril	1	4500	4,500				4,500
Total	406	40570	90000		0	50000	140000

Source of Finance



- Entrepreneur's Contribution
90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
servicing=700	700	21000	252000	264600	277830
Total Sales (A)	700	21000	252000	264600	277830
Less. Variable Expense					
servicing=700	700	21000	252000	264600	277830
Total variable Expense (B)	700	21000	252000	264600	277830
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600	277830
Less. Fixed Expense					
Rent		2000	24000	24000	25000
Electricity Bill		3000	36000	37000	38000
Mobile Bill		100	1200	1300	1400
Salary (self)		5000	60000	60000	60000
Transportation		200	2400	2600	2800
Entertainment					
Salary (staff)					
Security Gard		200	2400	2500	2600
Bank service Charge			100	100	100
Total Fixed Cost		10500	126100	127500	129900
Net Profit (E) [C-D)		10500	125900	137100	147930
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	125900	137100	147930
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		105900	223000
	Total Cash Inflow	175,900	243000	370930
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	105,900	223000	350930

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : taherpur, bagmaraRajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

