

Proposed NU Business Name: M/S SUMI ENGINEERING WORKSHOP



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Fultola Unit, Khulna
Project verified by : Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: SHAHIN KHAN
Age	:	18-06-1993 (24 Years)
Education, till to date	:	BA
Marital status	:	Unmarried
Children	:	0 Daughter
No. of siblings:	:	01 sisters 01 Brother
Address	:	Vill: Buridanga P.O: Fultola P.S: Fultola Dist: Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MUZAHIDA BEGUM
(iii) Father's name	:	SHOHIDUL ISLAM KHAN
(iv) GB member's info	:	Branch: Fultola, Centre # 31(Female), Member ID: 3608, Group No: 10 Member since: 01-05-2014 (03Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 2350/-.
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-849532
Family's Contact No.	:	01712-824894
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MUZAHIDA BEGUM Joined Grameen Bank Since 03 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SUMI ENGINEERING WORKSHOP
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD 2,00,000
Financing	:	Self BDT 1,50,000(from existing business) 75% Required Investment BDT 50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 10ft= 150 Square ft
Security of the shop	:	80,000Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Squarbar,Door grilil,Windroo,Rod,Pati etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 03 Employee. After getting equity fund no employee will be appointed ▪The Shop is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

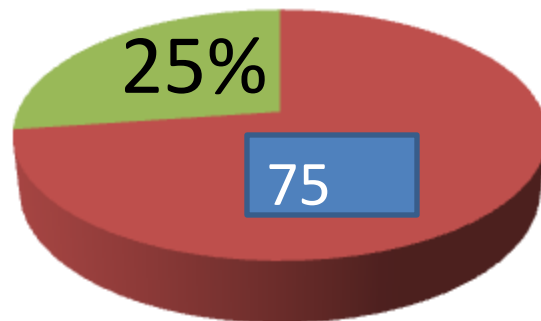
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Door grilil, Windrow,Rod,Pati etc.	5,500	1,65,000	1,980,000
Total Sales (A)	5,500	1,65,000	1,980,000
Less. Variable Expense			
Door grilil,Windroo,Rod,Pati etc.	4,675	1,40,250	1,683,000
Total variable Expense (B)	4,675	1,40,250	1,680,000
Contribution Margin (CM) [C=(A-B)	8,25	24,750	2,97,000
Less. Fixed Expense			
Rent		1,600	19,200
Electricity bill		3,00	3,600
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salar (staff)		3,000	36,000
Entertainment		2,00	2,400
Guard		2,00	2,400
Genaretor		2,00	2,400
Mobile bill		3,00	3,600
Total fixed Cost (D)		11,300	1,35,600
Net Profit (E) [C-D)		13,450	1,61,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Door grill	300	90	27000	340	90	30600	57600
Windrow	150	90	13500	0	0	0	13500
Flat bar	320	90	28800	70	90	6300	35100
Windrow Rod	0	0	0	140	90	12600	12600
others	-	-	700	0	0	500	1200
security			80,000			0	80,000
Total			1,50,000			50,000	2,00,000

Source of Finance



Entrepreneur Investment:
1,50,000
Investor Investment:50,000
Total Investment:2,00,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year
Revenue (sales)				
Door grilil, Windrow,Rod,Pati etc.	8,000	2,40,000	2,880,000	3,024,000
Total Sales (A)	8,000	2,40,000	2,880,000	3,024,000
Less. Variable Expense				
Door grilil, Windrow,Rod,Pati etc.	6,800	2,04,000	2,448,000	2,570,400
Total variable Expense(B)	6,800	2,04,000	2,448,000	2,570,400
Contribution Margin (CM) [C=(A-B)	1,200	36,000	4,32,000	4,53,600
Less. Fixed Expense				
Rent		1,600	19,200	19,200
Electricity bill		5,00	6,000	6,000
Transportation		8,00	9,600	9,600
Salary (self)		5,000	60,000	60,000
Salar (staff)		6,000	72,000	72,000
Entertainment		3,00	3,600	3,800
Guard		2,00	2,400	2,400
Genaretor		2,00	2,400	2,400
Mobile bill		4,00	4,800	5,000
Total fixed Cost (D)		15,000	1,80,000	1,80,800
Net Profit (E) [C-D)		21,000	2,52,000	2,72,800
Investment Payback			30,000	30,000

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

SI #	Particulars	Year 1 (BDT)	2 year (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	2,52,000	2,72,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		2,22,000
	Total Cash Inflow	3,02,000	4,94,800
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	2,22,000	4,64,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 03 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







মসজিদ সুমি ইঞ্জিনিয়ারিং ওয়ার্কশপ
গেট . গ্রীন . সাটার . জালনা . সোকেম . লোহার প্লেট . আলনা সুদক্ষ কারীগর দ্বারা তৈয়ারী করা হয়

সেবা ০১৭২-৮০০০৪৪
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FAMILY PICTURE

