A Nobin Udyokta Project

Proposed NU Business Name : Imdad & Shahin Brothers

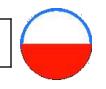


NU Identified and PP Prepared By:
Md.Nazmul Karim (Manikganj Unit)
Verified By:
Md.Khalilur Rahman

Presented by

Md. Awolad Hossain Cell: 01735160891

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	••	Md. Awolad Hossain
Age	••	29
Marital status	••	Un-married
Children	••	N/A
No. of siblings:	••	3 Brothers, 2 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother Father Fathe
(ii) Mother's name	:	Mrs. Zahera Begum
(iii) Father's name	:	Mr. Md. Sultan Khan
(iv) GB member's info	:	Branch: Ghior Manikganj Branch, Centre: 38/M
		Group No.: 07, Loan no.: 5204/1
		Member since: 2000, First loan: Tk. 5000
		Existing loan: 15,000 ,Outstanding: 784
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc	:	N/A
(ix) Others	:	N/A
Education	:	Class 10

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

Present Occupation	:	Rice Mil Business. Trade License No: 168
Business Experiences	:	5 years
Other Own/Family Sources of Income	:	Brother (Abroad)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Manikganj Unit, Manikganj
Contact Info	:	01735160891

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000 (15 years). At first she took a loan amount BDT 5,000 from Grameen Bank. NU uses this GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Imdad & Shahin Brothers
Address/ Location		Ghior Bazaar , Manikganj.
Total Investment in BDT	:	3,50,000
Financing		Self BDT 2,00,000 (from existing business) - 57 % Required Investment BDT 1,50,000 (as equity) - 43 %
Present salary/drawings from business (estimated)	:	6,000
Proposed Salary	:	6,000
i. Proposed Business % of present gross profit margin	:	30%
ii. Estimated % of proposed gross profit margin	:	30%
iii. Agreed grace period	:	3 Months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)	
Investments in different categories:	(1)	(2)	(1+2)	
(i) Present stock items: (ii) Advance : 50,000 Various kinds of Goods* : 60,000 Metal Rack+ Chair , Table : 5,000 Machine : 50,000 Generator (1 pc) : 15,000 Scale + Power pump : 20,000	2,00,000		2,00,000	
(ii) Proposed stock items: Various kinds of Goods* : 1,50,000		1,50,000	1,50,000	
Total Capital	2,00,000	1,50,000	3,50,000	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items				
Product name with quantity	Amount			
টিড়ার মেশিন	50,000			
ধান	40,000			
তুষ + কুড়া	10,000			
ভূষি	5,000			
অন্যান্য	5,000			
Total Present Stock	1,10,000			

Proposed items				
Product Name with quantity	Amount			
ধান (85 মণ)	70,000			
মুড়ির তৈরির মেশিন	45,000			
ভূষি	10,000			
কুড়+ তুষ	15,000			
অন্যান্য	10,000			
Total Proposed Stock	1,50,000			

INFO ON EXISTING BUSINESS OPERATIONS

Davi's Jane	Exi	isting Business (B	DT)
Particulars Particulars	Daily	Monthly	Yearly
Sales (A)	2,000	60,000	7,20,000
Less: Cost of sales (B)	1,750	52,500	6,30,000
Gross Profit (30%) (C) [C=(A-B)]	600	18,000	2,16,000
Income from service (D)	150	4,500	54,000
Total Profit (C+D)	750	22,500	2,70,000
Less: Operating Costs			
Electricity bill		1,000	12,000
Mobile bill		300	3,600
Shop Rent		1,500	18,000
Night Guard bill		50	600
Transport		300	3,600
Present salary/Drawings- self		6,000	72,000
Present salary-Employee (no. of employee : 02)		8,000	96,000
Others (Chada, SMS,TL)		200	2,400
Non Cash Item:			
Depreciation Expenses			
(5,000*10%+85,000*15%) 42+1063		18,455	13,260
Total Operating Cost (D)		17,830	2,21,460
Net Profit (C-D):		4,045	48,540

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BDT)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	2,500	75,000	9,00,000	3,000	90,000	10,80,000	3,500	1,05,000	12,60,000
Less: Cost of sales (B)	1,750	52,500	6,30,000	2,100	63,000	7,56,000	2,450	73,500	8,82,000
Gross Profit (30%) (C) [C=(A-B)]	750	22,500	2,70,000	900	27,000	3,24,000	1,050	31,500	3,78,000
Income from service(D)	200	6,000	72,000	200	6,000	72,000	200	6,000	72,000
Total profit (C+D)	950	28,500	3,42,000	1100	33,000	3,96,000	1,250	37,500	4,50,000
Less: Operating Costs									
Electricity bill		1,000	12,000		1,000	12,000		1,000	12,000
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Mobile bill		400	4,800		400	4,800		400	4,800
Night Guard bill		50	600		50	600		50	600
Transport		400	4,800		400	4,800		400	4,800
Present salary/Drawings- self		6,000	72,000		6,000	72,000		6,000	72,000
Present salary-Employee (no. 02)		10,000	1,20,000		10,000	1,20,000		12,000	1,44,000
Others (Chada, SMS,TL)		200	2,400		200	2,400		200	2,400
Non Cash Item:									
Depreciation Expenses (5,000*10%+ 1,30,000*15%)(42+1625)		1,667	20,004		1,667	20,004		1,667	20,004
Total Operating Cost (D)		21,217	2,54,604		21,217	2,54,604		21,217	2,54,604
Net Profit (C-D):		7,283	87,396		11,783	1,41,396		16,283	1,95,396
Gt payback			60,000			60,000			60,000
Retained Income:		27,	396			81,396			1,35,396

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	87,396	1,41,396	1,95,396
1.3	Depreciation (Non cash item)	20,004	20,004	20,004
1.4	Opening Balance of Cash Surplus		46,616	1,48,016
	Total Cash Inflow	2,57,400	2,08,016	3,63,416
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan	784	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,784	60,000	60,000
3.0	Net Cash Surplus	46,616	1,48,016	3,03,416

Strength

- > Availability of Products Sourcing.
- Ownership of Business: Would Be Owner Gradually.
- ➤ Skilled & 5 Years of Experience

WEAKNESS

➤ Lack of Capital

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency.

THREATS

- > Fire
- > Theft

Pictures























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

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माध: त्याः व्यक्तमान त्यादमन

Name: Md Awolad Hossain

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NIGHT: MICERI CHITE

Date of Birth: 05 Oct 1985

ID NO: 5512247933945

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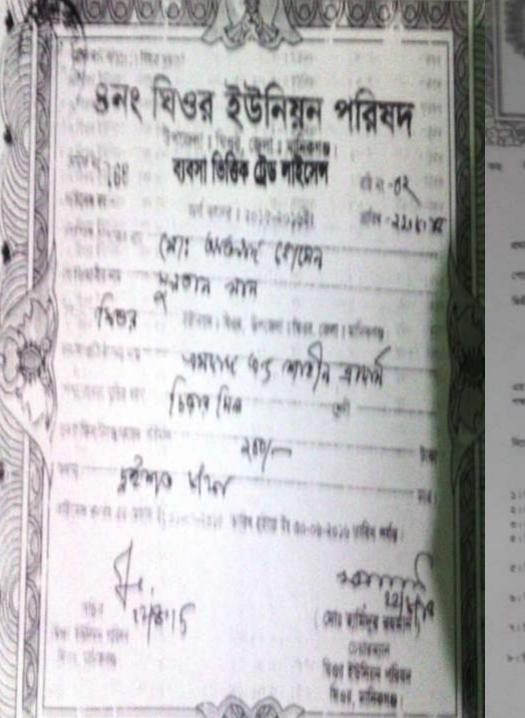
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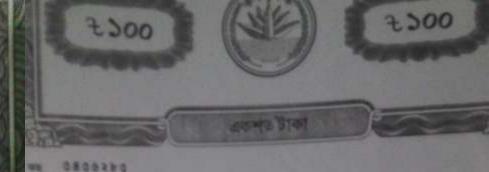
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रायापु राज्यकार मराव काव्र मध्याक सार्गाव करियाक ताल कृत पुणापुनि, मार्ग्योगका अन्य तमान निर्दाल तन रिटम में गांड, उपराष्ट्र विवार गांचन रामविकार निर्देशियत गार्ड प्राप्ताच बाद प्रविचारत सम्मानिक कहारात ।

- ১ : মানিক মানুট ১,৫০০/০ (এম হামার পাঁচপার) টাবা মার :
- ३ : 00,000/o (गबान शबार) देश ३४ नाक्ष्य निकी व्यक्ति विहार करा ।
- १३/३६/३०३वरीः प्रतिप स्टेट्ड प्रान्ति ०६(नीत) सम्ब नर्गत्र वार्च क्या क्षेत्र । ভালিত শক্ত আনিক আন্তা ১,৫০০/০ (এক হাজার শাঁচপার) টাকা ইংকেমী মালের ১ম সক্ষাহে পরিশোধ করিতে বা
- ে বিভীপক্তে আনু বাজাজানীন বাগিত প্ৰোকাশৰ বিদ্যুম বিদ, টেলিকোন বিদ ও যাবভীয় সাহিল চাৰ্ছা পরিশোধ করি।
- টক নোৰাদের এর শক্ত কর্মক ব্যবহৃত বিশ্ব, টেলিকোন বিল ও মার্যাকৃত সার্ভিদ চার্ছা বিল পরিশোধ করিছা আল
- give pa spect feel and fers above হিনীয় পদকে বাহি মাসে ১,৫০০/০ (এক হাজার পাঁচপার) টাকা করে কাড়া পরিশোধ করিতে বৃষ্টারে। পরবর্তীয়
- हेतर पास्त्र कालाज्य गारपास काहर पूर्व निर्देशन व हुन्ति नरदान कहा बहुत । চনতি শক্ত ইক দেকান্টি দেকান হিপাৰে ব্যবহার করিকে পারিবে এবং কোন অবস্থাকেই উক্ত দোকান্টির বা ইক্ত

Presented at GT's 18th Internal Design Lab on 4 October, 2015

Thank You