

A Nobin Udyokta Project

Saidul Machinery



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath



GRAMEEN TRUST

Presented by:
Md. Saidul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Saidul Islam
Age	:	03/01/1986 (29 Years 11 Month)
Marital status	:	Married
Children	:	1 Girl
No. of siblings:	:	2 Brothers and 4 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Salma Begum
(iii) Father's name	:	Mahar Ali
(iv) GB member's info	:	Member since:01/03/1995 Branch: Gangutia Centre no.33 , Group:05 Loanee No.: 3371 First loan: 5,000/- Total Amount Received: Tk. 200,000/- Last Loan: 50,000 Tk. Outstanding: 33,840
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 Nine

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Motor Parts Business
Trade License Number	:	518
Business Experiences	:	07
Other Own/Family Sources of Income	:	Business
NU Contact Info	:	01914520008
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1995. At first her mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in his son's business. NU's mother gradually improved the standard of their life by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Saidul Machinery
Address/ Location	:	Kawlipara Bazar, Dhamrai, Dhaka
Total Investment in BDT	:	550,000/-
Financing	:	Self BDT : 450,000 (from existing business) - 82% Required Investment BDT : 100,000 (as equity) - 18%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary		BDT 7,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
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)
Present stock items:			
Furniture & Fan:	20,000		440,000
Lathe Machine:	70,000		
Gas Drill Machine:	15,000		
Advance	110,000		
Present Goods Item (*)	225,000		
Proposed Stock Items: (**)		100,000	100,000
Total Capital	440,000	100,000	540,000

N.B: Details of Present stock (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item	
Product name	Amount
Mobil	30,000
Grease	15,000
Break Oil	15,000
Bulb	5,000
Site mart Guard Rubber	12,000
Carboter Spring	15,000
Senolight	23,000
Break Pipe	20000
Plump, Wearing	30000
Fal (Power Tiller)	15,000
Cover Nuk	3,000
Head Light(Complete)	12,000
Dais Plate, Flug	5,000
Filter Box (Complete)	5,000
Out Coil, Horog	10,000
Contact Switch, Starting	5,000
Bearing	5,000
	225,000

Proposed stock item	
Product Name	Amount
Grease	15,000
Break Oil	10,000
Senolight	5,000
Break Pipe	10,000
Plump, Wearing	10,000
Fal (Power Tiller)	15,000
Cover Nuk	5,000
Head Light (Complete)	8,000
Dais Plate, Flug	12,000
Filter Box (Complete)	10,000
Proposed Stock	100,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6,000	180,000	2,160,000
<i>Less: Cost of Sale (B)</i>	5,400	162,000	1,944,000
Profit (10%) (A-B)= [C]	600	18,000	216,000
<i>Income from Service (D)</i>	200	6,000	72,000
Gross Profit (C+D) = [E]	800	24,000	288,000
<i>Less: Operating Costs</i>			
Electricity bill		250	3,000
Mobile Bill		400	4,800
Entertainment		200	2,400
Rent		2,000	24,000
Present Salary (Self)		6,000	72,000
Employee's Salary (2)		6,000	72,000
Others		100	1,200
Non Cash Item:			
Depreciation Expenses		1313	15,756
Total Operating Cost (F)		16263	195,156
Net Profit (E-F):		7,737	92,844

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	8,000	240,000	2,880,000	8,500	255,000	3,060,000	9,000	270,000	3,240,000
Less: Cost of Sale (B)	7,200	216,000	2,592,000	7,650	229,500	2,754,000	8,100	243,000	2,916,000
Profit 10% (A-B)=(C)	800	24,000	288,000	850	25,500	306,000	900	27,000	324,000
Income from Service (D)	200	6,000	72,000	250	7,500	90,000	300	9,000	108,000
Gross Profit (C+D)=(E)	1,000	30,000	360,000	1,100	33,000	396,000	1,200	36,000	432,000
Less operating cost :									
Electricity bill		300	3,600		350	4,200		400	4,800
Mobile Bill		450	5,400		500	6,000		500	6,000
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Employee's Salary (2)		6,000	72,000		6000	72,000		6,000	72,000
Rent		7,000	84,000		7,000	84,000		7000	84,000
Others (Night Guard Bill, TL)		350	4,200		350	4,200		450	5,400
Depreciation Expenses		1313	15756		1313	15756		1313	15756
Total Operating Cost (D)		22,413	268,956		22513	270,156		22,663	271,956
Net Profit (C-D) = (E)		7587	91,044		10,487	125,844		13,337	160,044
GT payback			40,000			40,000			40,000
Retained Income:			51,044			85,844			120,044

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	100,000	0	0
1.2	Net Profit	91,044	125,844	160,044
1.3	Depreciation (Non cash item)	15,756	15,756	15,756
1.4	Opening Balance of Cash Surplus	0	32,960	134,560
	Total Cash Inflow	206,800	174,560	310,360
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	GB Loan payment	33,840		
2.23	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	173,840	40,000	40,000
3.0	Net Cash Surplus	32,960	134,560	270,360



STRENGTH

- Environment-Friendly.
- Skilled & 7 years Experience
- Position of his shop beside main road.
- Pleasant personality

WEAKNESS

- Lack of investment
- Less Stock

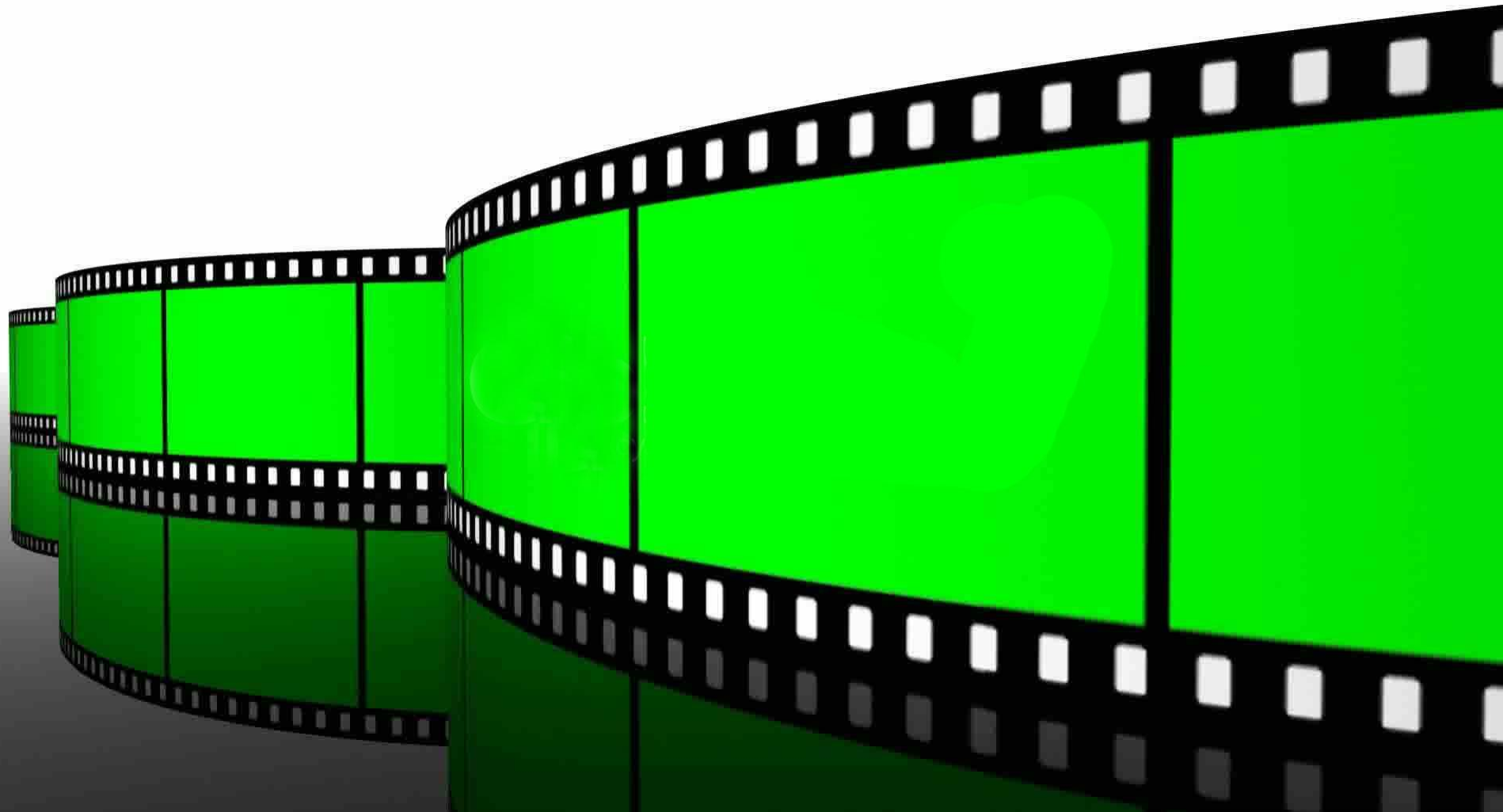
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Employment opportunity

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



৩নং বালিয়া ইউনিয়ন পরিষদ
উপজেলা-ধামরাই, জেলা-ঢাকা।
(১০০ টি নম্বর, ১০০১ নম্বর গ্রুপ)

ট্রেড লাইসেন্স

নম্বর: 518 তারিখ: ০৫/০২/২৫

কাজ পরিচালনা করে: আইয়ুব মঞ্জিল নবীপুর
প্রশাসনিক পরিচালনা/সহকারী পরিচালনা করে: মোঃ আইয়ুব ইসলাম
স্বত্বাধীকার করে: মোঃ নবুত আলী
বিশেষ: জল-বিদ্যুৎ, গ্যাস-সেবার
সেবার-বিদ্যুৎ, গ্যাস-সেবার
কাজের স্থান: একটি প্রকল্পের কাজ-বিদ্যুৎ

স্বাক্ষর: [Signature] তারিখ: ০৫/০২/২৫

আইয়ুব মঞ্জিল নবীপুর
উপজেলা-ধামরাই, জেলা-ঢাকা।

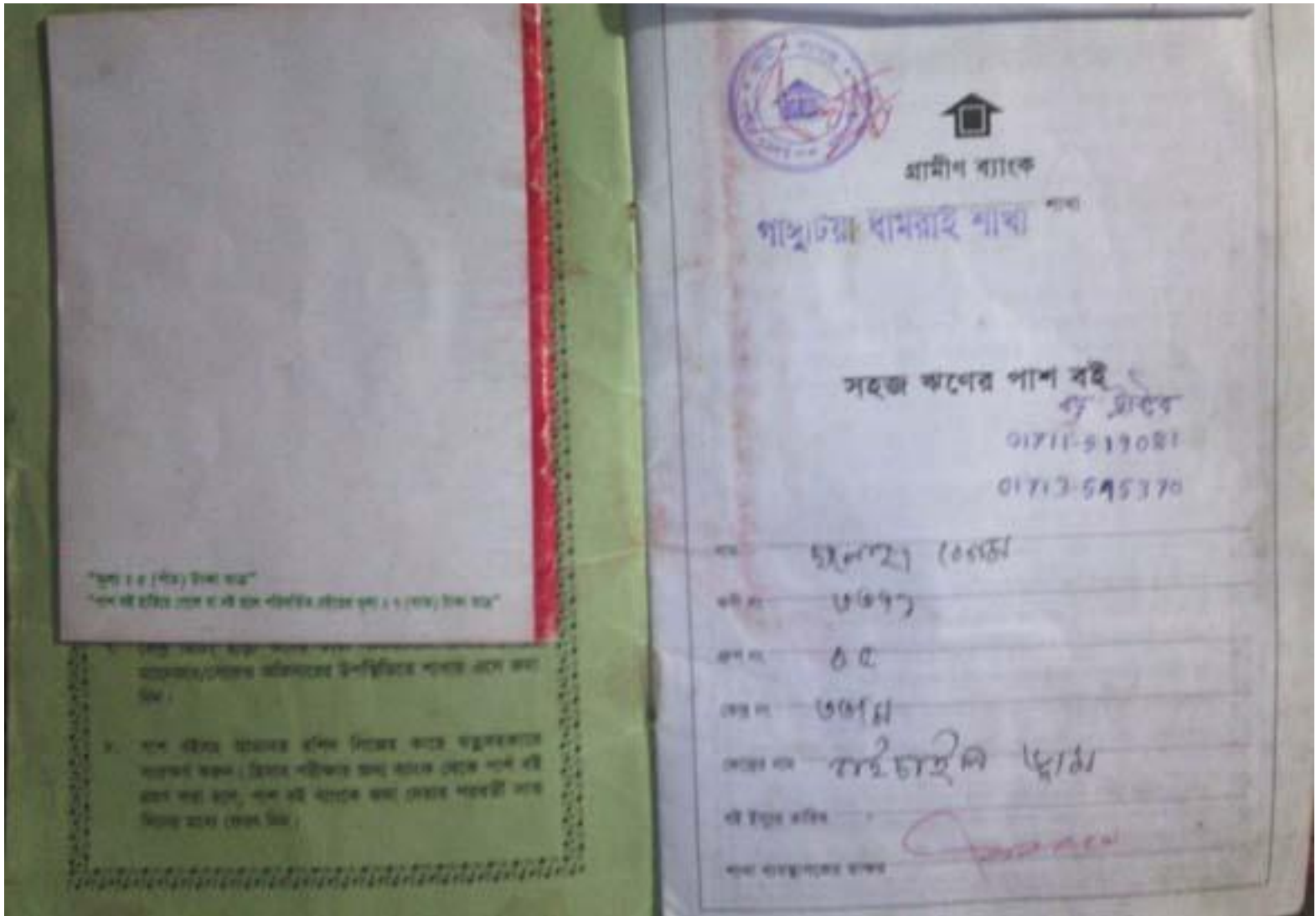
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ সাইয়ুদ ইসলাম
Name: Md Saiful Islam
পিতা: মরহুম আলী
মাতা: সালেমা বেগম
Date of Birth: 03 Jan 1986
ID NO: 2611417158458

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি, জাতীয় পরিচয়পত্রটি হারিয়ে যাওয়া
কোনো ক্ষেত্রে মনে হলে দ্রুতই নতুন পরিচয়পত্র করা করতে হবে।
বিশেষ নথি/স্বাক্ষর: পশ্চিম বাইডাইল, পশ্চিম বাইডাইল, ডাকঘর,
নব্বান্নম বাজার - ১৩০০, ধামরাই, ঢাকা

প্রশাসনিক কর্মসূচীর স্বাক্ষর: [Signature] তারিখ: ০৫/০২/২০২৫

Photographs





Presented at
29th Internal Design Lab
on January --, 2016 at GT

