



**Grameen kalyan**

*Proposed NU Business Name : Shova Engineering*



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Abdul Halim. Vill : Barkhada, Post: Jogia Thana : Kushtia , District: Kushtia
Age	:	31 years
Marital status	:	Married
Children	:	2 ( Two) Son's & 1 (One) Daughter
No. of siblings:	:	2(Two) Brother's & 3(Three) sister's
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Shelina Khatun</p> <p>Late. Motiur Biswas.</p> <p>Branch: Barokhada, Group #09, Centre# 74/M, Loan no. 9922/1</p> <p>Member since: 2010, First loan: Tk. 5,000, Last GB loan: 15,000, Outstanding: 6984</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class five

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Present business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has fifteen years experience
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01920432007
National ID number	:	5017925239274
NU Project Source/Reference	:	GK/ Kushtia Unit ,Md. Habibur Rahman(2478).

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 5,000 (five thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>Shova Engineering</b>
Address/ Location	:	Vill: Barkhada Post: Jogia Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,99,000/-</b>
Financing	:	Self financing: <b>BDT: 1,99,000/-</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	BDT 3000 (Three thousand only)
Proposed Salary	:	<b>BDT 4000</b> (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ This is an on-going project (engineering work shop) so the fund needs to increase the volume of existing products;</li> <li>➤ Estimate sales is about @ BDT Tk. 50,000 per week.</li> <li>➤ The estimate profit is about 35% on sales.</li> <li>➤ 3 Employee's appointed Tk.15000 per monthly.</li> <li>➤ Investment pay back period is estimate two years.</li> </ul>

# ***PROPOSED INVESTMENT BREAKDOWN***

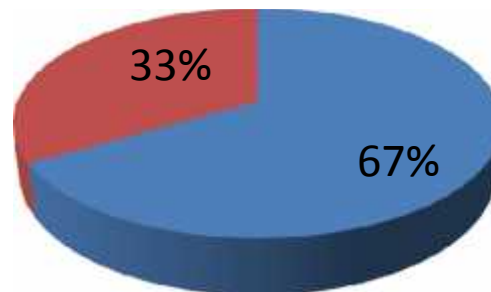
<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed Business(BDT)</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Shop Advance	30,000		0	30,000
Plain Sheet (different gauge)	50,000		15,000	65,000
Machineries: (Repair welding machine ,Shan Machine, Big Drill machine etc. )	40,000		0	40,000
Flat bar& Square bar(1.5" & 3/4")	29,000		45,000	74,000
Rod (different size)	35,000		30,000	65,000
Others	10,000		10,000	20,000
Cash in Hand	5,000			5,000
<b>Total Capital</b>	<b>199,000</b>		<b>100,000</b>	<b>299,000</b>

## ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Weekly	Monthly	Yearly
Sales (A)	40,000	160,000	1,920,000
<b>Less: Cost of sales (B):</b>	26,000	104,000	1,248,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>14,000</b>	<b>56,000</b>	<b>672,000</b>
<b>Less: Operating Costs:</b>			
Electricity bill		1700	20,400
Shop Rent		1000	12,000
Transportation		1000	12,000
Present salary		3000	36,000
Mobile bill		200	2,400
Wages(3 employee )		15,000	180,000
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		5000	60,000
<b>Total Operating Cost (D)</b>		<b>27,400</b>	<b>328,800</b>
<b>(C-D)Net Profit:</b>		<b>28,600</b>	<b>343,200</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	199,000	67
Investor's Investment	100,000	33
<b>Total Investment</b>	<b>299,000</b>	<b>100</b>



■ Entrepreneur's Contribution

■ Investor's Investment



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

<b>Particulars</b>	<b>Year 1 (BDT)</b>			<b>Year 2 (BDT)</b>		
	<b>Weekly</b>	<b>Monthly</b>	<b>Yearly</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Yearly</b>
Estimated Sales (A)	50,000	200,000	2,400,000	55,000	220,000	2,640,000
<b>Less: Cost of sales (B)</b>	32,500	130,000	1,560,000	35,750	143,000	1,716,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>17,500</b>	<b>70,000</b>	<b>840,000</b>	<b>19,250</b>	<b>77,000</b>	<b>924,000</b>
<b><u>Less: Operating Costs:</u></b>						
Electricity bill		1,700	20,400		1,870	22,440
Shop Rent		1,000	12,000		1,100	13,200
Wages(3 employee )		15,000	180,000		16,500	198,000
Transportation		1500	18,000		1650	19,800
Mobile bill		300	3,600		330	3,960
Proposed salary		4,000	48,000		4,400	52,800
Other Expenses		500	6,000		550	6,600
<b>Non Cash Item:</b>						
Depreciation Expenses		7,125	85,500		7837.5	94,050
<b>Total Operating Cost (D)</b>		<b>31,125</b>	<b>373,500</b>		<b>34,238</b>	<b>410,850</b>
<b>(C-D)Net Profit:</b>		<b>38,875</b>	<b>466,500</b>		<b>42,763</b>	<b>513,150</b>
<b>Retained Income:</b>			<b>466,500</b>			<b>513,150</b>

**Notes:** 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

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

	<b>Year 1</b>	<b>Year 2</b>
<b>Cash inflow</b>		
Opening Balance	5,000	511,500
Capital Infusion by Investor	100,000	
Sales	2,400,000	2,640,000
<b>Total Receipts</b>	<b>2,505,000</b>	<b>3,151,500</b>
<b>Cash Outflow:</b>		
Cost of goods sold	1,560,000	1,716,000
Operating expenses	373,500	410,850
Return to investor	60,000	60,000
<b>Total payment</b>	<b>1,993,500</b>	<b>2,186,850</b>
Closing Balance	511,500	964,650

# ***SWOT ANALYSIS***

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<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Self employment;</li><li><input type="checkbox"/> Skill and experience;</li><li><input type="checkbox"/> Own business;</li><li><input type="checkbox"/> Keeping records.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Lack of capital;</li><li><input type="checkbox"/> Limited products.</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Fixed customer (retail &amp; wholesale);</li><li><input type="checkbox"/> Owning the business by two years after payback back of Investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local competitor;</li><li><input type="checkbox"/> Credit Sales.</li></ul>

Presented at 19<sup>th</sup> Ex. SB Design Lab on May 18,  
2016 at Grameen Kalyan

Thank you













# Mother and me

