

Proposed NU Business Name: **M/S Shotota Engineering Workshop**



Project identification and prepared by: MD.Habibullah
Kaliganj,Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Al Amin
Age	:	15-05-1992 (26Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Tek manikpur P.O: Shom notun Bazar P.S: Kaliganj Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASMA BEGUM <input type="checkbox"/>
(iii) Father's name	:	ALAUDDIN
(iv) GB member's info	:	Branch : Nagori, Centre 75 (Female), Member ID: 9729/1 , Group No: 06 Member since:15-03-1988-2018(30years) First loan: BDT 10000 Existing loan: BDT 20,000, Outstanding Loan:12960
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business.03 Years in own business : he has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719660268
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASMA BEGUM joined Grameen Bank since 30 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

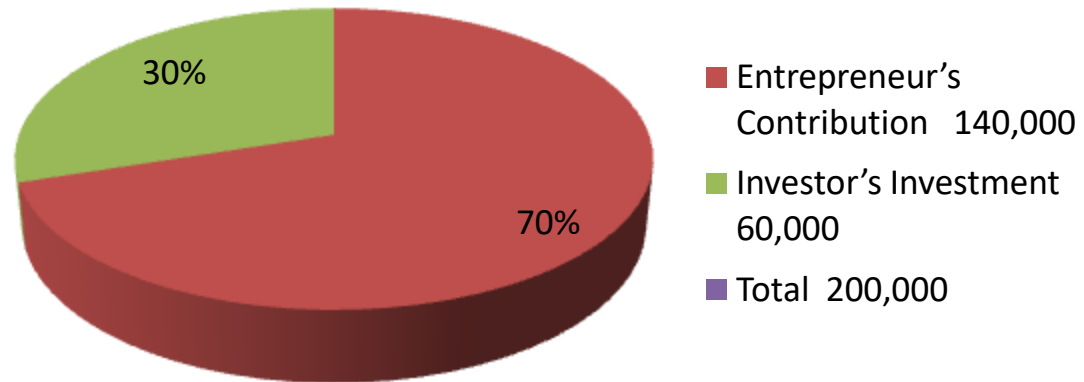
Business Name	:	M/S Shotota Engineering Workshop
Location	:	Manikpur Bazar,Kaliganj
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 140000/- (from existing business) 70% Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	0ft x 0ft= 0square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –steel,shit,Square bar etc▪The business is operating by entrepreneur. Existing 3 employee.▪The Farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
steel,shit,Square bar etc	10200	306000	3672000
		0	0
Total Sales(A)	10200	306000	3672000
Less Variable Expense (B)			0
steel,shit,Square bar etc	8670	260100	3121200
Total Variable Expense	8670	260100	3121200
Contributon Margin (CM) [C=(A-B)]	1530	45900	550800
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1500	18000
Transportaion		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		30000	360000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		700	8400
Total Fixed Cost (D)		41000	492000
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
steel	80	1000	80000	1	60000	60,000	140,000
Shit	200	90	18000			0	18,000
Square bar	500	50	25000				25,000
others			17000				17,000
	780	1140	140,000	1	60000	60,000	200000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
steel,shit,Square bar etc	10700	321000	3852000	4044600	4246830
Total Sales(A)	10700	321000	3852000	4044600	4246830
Less Variable Expense (B)					
steel,shit,Square bar etc	9095	272850	3274200	3437910	3609806
Total Variable Expense	9095	272850	3274200	3437910	3609806
Contributon Margin (CM) [C=(A-B)]	1605	48150	577800	606690	637024
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		1500	18000	21600	24000
Transportaion		2,000	24000	25200	27600
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		30000	360000	360000	360000
Entertainment		300	3600	3600	3600
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		700	8400	8400	8400
Total Fixed Cost (D)		41000	492000	496800	501600
Net Profit (E)= [C-D]		7150	85800	109890	135424
Investment Pay Back			24,000	24,000	24,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60000		
1.2	Net Profit	85800	109890	135424
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61800	147690
	Total Cash Inflow	145800	171690	283114
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84000	24000	24000
3	Net Cash Surplus	61800	147690	259114

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:03
Experience & Skill : 3 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





FAMILY PICTURE

