

## Proposed NU Business Name: **SIJAN WORKSHOP**



Project identification and prepared by: Md. Shohidul Islam,  
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. SHAHIN KADIR</b>
Age	:	10-07-1988(27 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers & 2 Sisters
Address	:	Vill: North Milik, P.O: Bagha, P.S: Bagha, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. ANJURA BEGUM</b>
(iii) Father's name	:	<b>MD. INSAR ALI</b>
(iv) GB member's info	:	Branch: Monigram , bagha, Centre # 49(Female), Member ID: 3572/3, Group No: 01 Member since: - 13-07-2008 (8 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 16920
(v) Who pays GB loan installment	:	N/A
(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	:	16 years experience in running business. He has 3 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-503927
Mother's Contact No.	:	01780-6720463
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANJURA BEGUM** joined Grameen Bank since 8 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SIJAN WORKSHOP</b>
Location	:	Bagha Bazar
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08ft x 12ft= 96square ft
Security of the shop	:	BDT 10000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; ANGEL, ROD etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

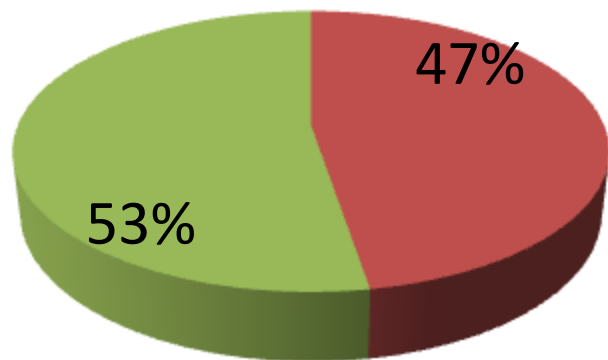
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Furniture	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity Bill		1,000	12,000
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Salary (staff)		2,500	30,000
Entertainment		200	2,400
<b>Total fixed Cost (D)</b>		<b>10,900</b>	<b>130,800</b>
<b>Net Profit (E) [C-D]</b>		<b>4,100</b>	<b>49,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Welding Machine (1)	18,000	22,000	40,000
Gazdrill (1)	13,500	0	13,500
Shan Machine (1)	1,800	0	1,800
Half Drill (1)	2,700	0	2,700
Roll (1)	3,500	0	3,500
Pati (130 x 46)	5,500	5,000	10,500
Squaire Bar, Angle etc	0	23,000	23,000
<b>Total</b>	<b>45,000</b>	<b>50,000</b>	<b>95,000</b>

## Source of Finance



- Entrepreneur's Contribution 45,000
- Investor's Investment 50,000
- Total 95,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Furniture	2,500	75,000	900,000	945,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>
<b>Less. Variable Expense</b>				
Furniture	1,875	56,250	675,000	708,750
<b>Total variable Expense (B)</b>	<b>1,875</b>	<b>56,250</b>	<b>675,000</b>	<b>708,750</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>625</b>	<b>18,750</b>	<b>225,000</b>	<b>236,250</b>
<b>Less. Fixed Expense</b>				
Rent		800	9,600	9,600
Electricity Bill		1,000	12,000	13,000
Mobile Bill		500	6,000	7,000
Salary (self)		5,000	60,000	60,000
Transportation		100	1,200	1,500
Salary (staff)		2,500	30,000	30,000
Entertainment		200	2,400	3,000
<b>Total Fixed Cost</b>		<b>10,100</b>	<b>121,200</b>	<b>124,100</b>
<b>Net Profit (E) [C-D]</b>		<b>8,650</b>	<b>103,800</b>	<b>112,150</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	103,800	112,150
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		73,800
	<b>Total Cash Inflow</b>	<b>153,800</b>	<b>185,950</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>73,800</b>	<b>155,950</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 16 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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Signature: *Shahin Kabir*  
 Name: *Shahin Kabir*

১। মোঃ শাহিন কাদির পিতা মোঃ ইনছার আলী মাতা মোসাঃ

ছুরা বেগম সাং উত্তর মিলিক বাঘা ডাকঘর বাঘা থানা বাঘা জেলা র

২। মোঃ মুজার হোসেন পিতা মৃত আকছেদ আলী মাতা জোসন

সহজ কদের পাশ বই

১০০০ টাকা - ১০০০  
 ২০০০ টাকা - ২০০০  
 ৩০০০ টাকা - ৩০০০  
 ৪০০০ টাকা - ৪০০০  
 ৫০০০ টাকা - ৫০০০

সহজ কদের নাম: *Shahin Kabir*

তারিখ: *২/১/১৯*

স্বাক্ষর: *Shahin Kabir*

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ শাহিন কাদির  
 Name: Md. Shahin Kabir  
 পিতা: মোঃ ইনছার আলী  
 মাতা: মোসাঃ বেগম ছুরা  
 Date of Birth: 12 July 1999  
 ID NO: 8121006243183

জাতীয় পরিচয়পত্র বাংলাদেশ সরকার কর্তৃক প্রদত্ত। এটি বাংলাদেশের জাতীয় পরিচয়পত্র।  
 এটি বাংলাদেশের জাতীয় পরিচয়পত্র। এটি বাংলাদেশের জাতীয় পরিচয়পত্র।  
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স্বাক্ষর: *Shahin Kabir*  
 জাতীয় পরিচয়পত্র

# FAMILY PICTURE

