

Proposed NU Business Name: **SAJEEB MA BABR DOA ENGINEERING WORKSHOP**



Project identification and prepared by: MD Jahangor Ferdous,
Munsiganj Unit, Dhaka

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAJEEB HOSSAIN
Age	:	06-01-1992 (24 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	NIL
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Sorkarpara P.O: Panchsar ; P.S: Munsiganj Sadar ;Dist: Munsiganj
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	:	MD MOSTOFA
(iv) GB member's info	:	Branch: Panchshar , Centre # 04(Female), Member ID: 1285/1, Group No: 05 Member since: 25-03-2005 (10 Years) First loan: BDT 5000 /-
Further Information:		Existing loan: BDT 20000 Outstanding loan: BDT 10000
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. 02 Years in own business. He has 03 Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01990-815135
Family's Contact No.	:	01934-083950
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SAJEEB MA BABR DOA ENGINEERING WORKSHOP
Location	:	Doyal baazar, Panchashar, Munsiganj
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 250,000/- (from existing business) 76% Required Investment BDT 80,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Steel Almerah, Window, Grill etc ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. Existing 01 employee. ▪One will be appointed after getting equity money. ▪The shop is rented. ▪Collects goods from Dholaikhal. Dhaka ▪Agreed grace period is 3 months.

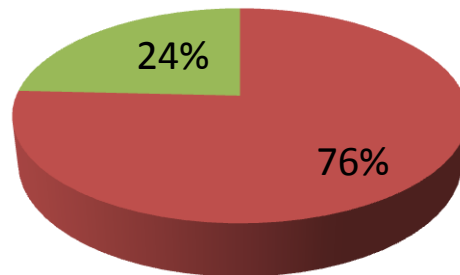
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Steel Almerah, Window, Grill etc	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Steel Almerah, Window, Grill etc	2250	67500	810000
Total variable Expense (B)	2,250	67500	810000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Rent		2,200	26400
Electricity bill		1500	18000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		200	2400
Generator		200	2400
Mobile bill		300	3600
Total fixed cost (D)		14,400	172800
Net Profit (E)= [C-D]		8,100	97200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Leath Machine	1	180000	180,000	1	80,000	80,000	260,000
Welding Machine	1	25000	25,000	0	0	0	25,000
Gaz Drill	1	30000	30,000	0	0	0	30,000
Security	1	12000	12,000	0	0	0	12,000
Others	1	3000	3,000	0	0	0	3,000
Total	5	0	250,000	1	0	80,000	330,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 80,000
- Total 330,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Steel Almerah, Window, Grill etc	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less Variable Expense					
Steel Almerah, Window, Grill etc	3375	101250	1215000	1275750	1339537.5
Total variable Expense (B)	3,375	101250	1215000	1275750	1339537.5
Contribution Margin (CM) [C=(A-B)	1,125	33750	405000	425250	446512.5
Less Variable Expense					
Rent		2,200	26400	26,400	26400
Electricity bill		2000	24000	24500	25000
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60,500	61000
Salary(Staff)		6000	72000	72000	72000
Entertainment		200	2400	2400	2400
Generator		200	2400	2400	2400
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		18,500	154,800	216,300	217800
Net Profit (E)= [C-D]		15250	183000	208,950	228712.5
Investment Payback			32,000	32,000	32,000

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

SR#	<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	80,000		
1.2	Net Profit	183,000	208,950	228712.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151,000	327950
	Total Cash Inflow	263000	359950	556662.5
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	151,000	327950	524662.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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

