

A Nobin Udyokta Project

Gazi Steel Engineering Workshop



Project by : Md. Hasan
Identified by : Md. Saiful Islam
Verified By: Md. Sohrab Hossain

Hajigonj Unit, Region-1
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Hasan
Age	:	27 March, 1981(35 Years)
Marital status	:	Married
Children	:	3 Sons
No. of siblings:	:	Brother-04 Sisters -01
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rokey Begum
(iii) Father's name	:	Abdul Kalam
(iv) GB member's info	:	Branch- Tamta Center- 3/m ,Group-09 Loanee no-1056 Member Since29/04/1994 First loan: 5000 Existing loan- 0, Outstanding: Nill-0
Further Information:		
(v) Who pays GB loan installment	:	N/U
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
	:	N/A
	:	N/A
Education	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Workshop Business.
Trade License No-		15-16
Business Experiences	:	10 Years
Other Own/Family Sources of Income	:	One Brother is a Jobholder, One Brother is a student and One Brother is in abroad.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01729372545
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.



NU's Mother had been a member of Grameen Bank for eleven years (from 29/04/1994 to 01/12/2005)). At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Gazi Steel Engineering Workshop
Address/ Location	:	Echapora Bazar, Sharasty, Chandpur.
Total Investment in BDT	:	391,000
Financing	:	Self BDT 241,000/=(from existing business) - 62% Required Investment BDT 150,000 (as equity) -38%
Present salary/drawings from business (estimates)	:	9,000
Proposed Salary		9,000
i. Proposed Business % of present gross profit margin	:	25%
ii. Estimated % of proposed gross profit margin	:	25%
iii. Agreed grace period	:	2 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)		35000	420000
<i>Less: Cost of sales (B)</i>		26000	312000
Gross Profit (A-B) = [C]		9000	108,000
Income from Production (D)		30000	360000
Total Gross Profit (C+D) = [E]		39000	468000
<i>Less: Operating Costs</i>			
Electricity Bill		1000	12000
Generator Bil		0	0
Mobile bill		500	6000
Shop rent		2000	24000
Present Salary		9000	108000
Present Salary Employee-4		15000	180000
Others cost		400	4800
Entertainment		400	4800
Non Cash Item:			
Depreciation (5,000*10%)(30000*15%)		375	4500
Total Operating Cost (F)		28675	344100
Net Profit (E-F):		10325	123900

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items	156,000		241,000
Furniture	45,000		
Advance	40,000		
Proposed Items (**):		150,000	150,000
Total Capital	241,000	150,000	391,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Almery Steel (4 picces*15000 tk)	60,000
Cabinet(1picce)	20,000
Rack(2picce*5000)	10,000
Showcase(2picce*13000)	26,000
Steel Sheet	40,000
Total Present Stock	156,000

Proposed Stock items	
Product name with quantity	Amount
Vaj Machine (1Picce75000tk)	75000
Steel Set(1Ton75000tk)	75000
Total Proposed Item	150,000

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 Income (A)		40000	480000		45000	540000		50000	600000
Less: Cost of sales (B)		30000	360000		33750	405000		37500	450000
Gross Profit (A-B)=[C]		10000	120000		11250	135000		11500	138000
Income from Production D)		30000	360000		35000	420000		40000	480000
Total Gross profit (C-D)=[E]		40000	480000		46250	555000		51500	618000
Less operating cost			0			0			0
Mobile Bill		600	7200		650	7800		700	8400
Electricity Bill		1000	12000		1200	14400		1400	16800
Shop Rent		2000	24000		2000	24000		2000	24000
Proposed Salary- Self		9000	108000		9000	108000		9000	108000
Present Salary Employee(04)		15000	180000		19000	228000		23000	276000
Night guard bill		0	0		0	0		0	0
Entertainment		400	4800		500	6000		600	7200
Others (fees,		400	4800		500	6000		600	7200
Non Cash Item:			0						0
Depreciation		1312	15750		1312	15750		1312	15750
Total Operating Cost (F)		29712	356544		34162	409950		38612	463350
(Net Profit E-F) :		10288	123456		12088	145050		12888	154650
Pay back			60000			60000			60000
Retained Income:			63456			85050			94650

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	0	0
1.2	Net Profit	123456	145050	154650
1.3	Depreciation (Non cash item)	15750	15750	15750
1.4	Opening Balance of Cash Surplus	0	79,206	180006
	Total Cash Inflow	289,206	240006	350406
2	Cash Outflow			
2.1	Purchase of Product	150,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3	Net Cash Surplus	79,206	180006	290406



STRENGTH

- Long standing relationship with Grameen
- Well Known Person in locality
- Skill and 10 years working Experience

WEAKNESS

- Lack of investment
- Less stock

OPPORTUNITIES

- Have a chance to serve more customers within local area

THREATS

- Political Unrest
- Theft
- Fire

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs

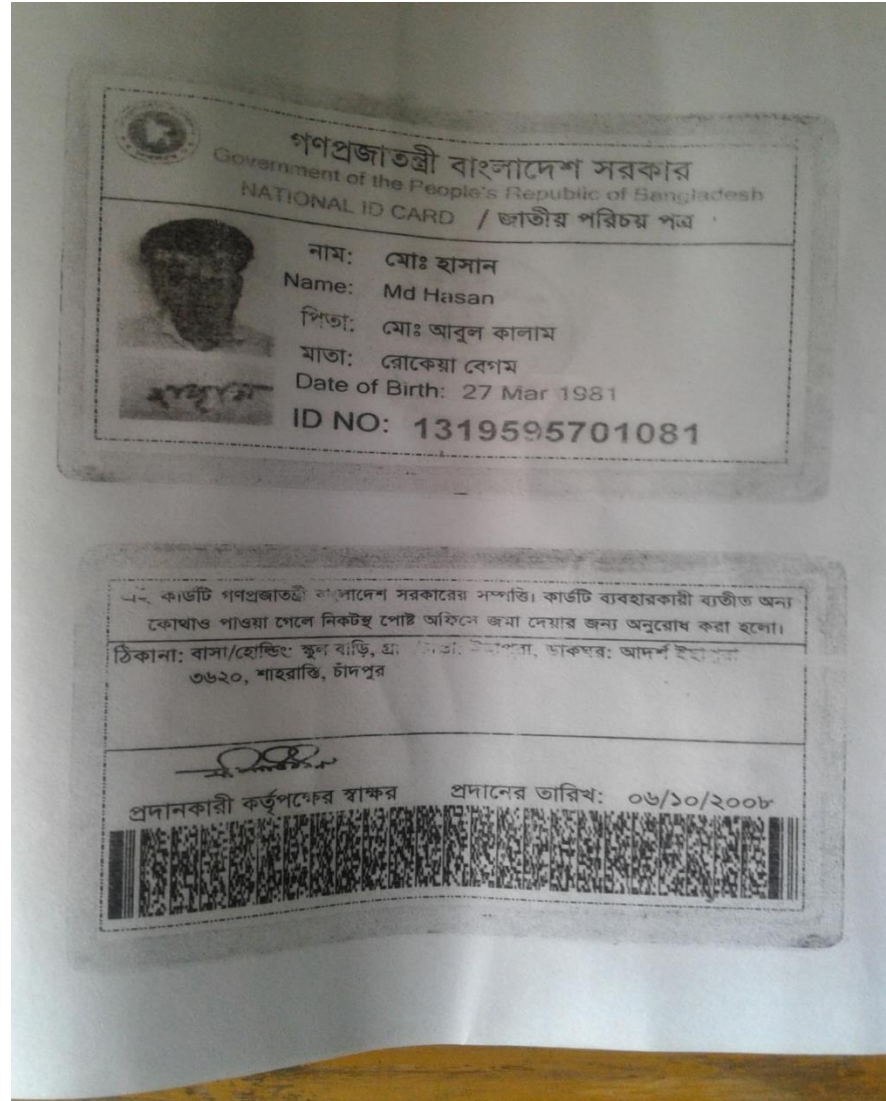


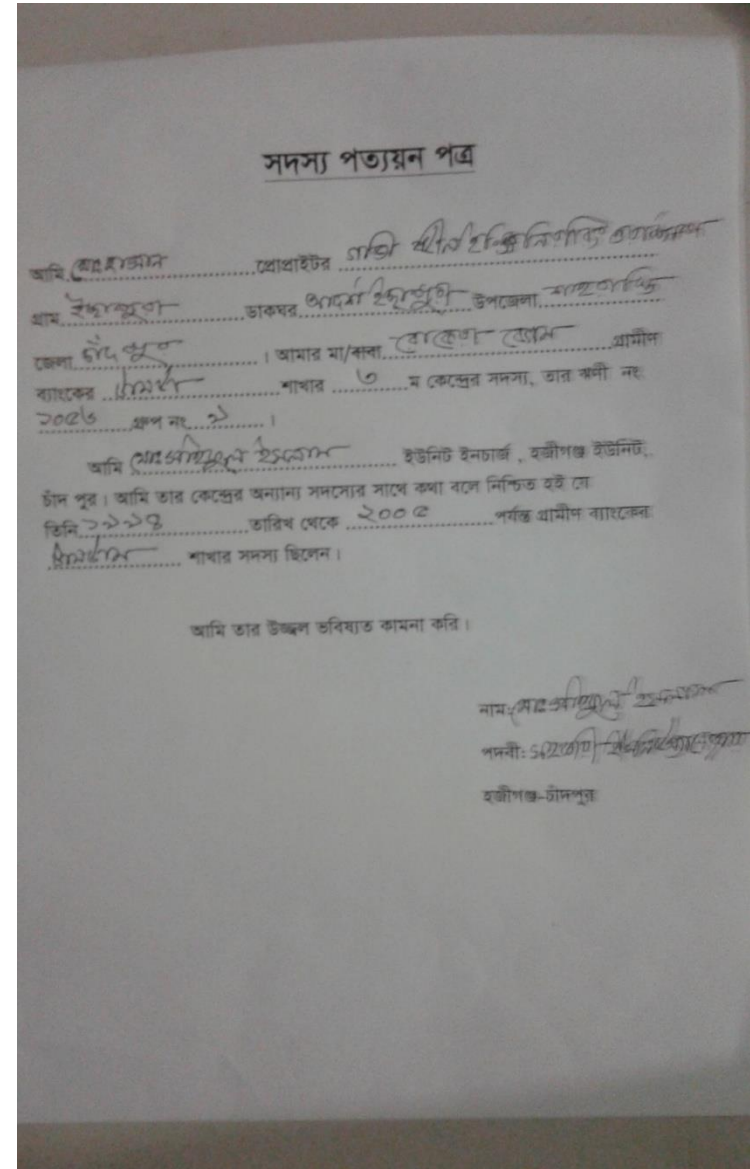
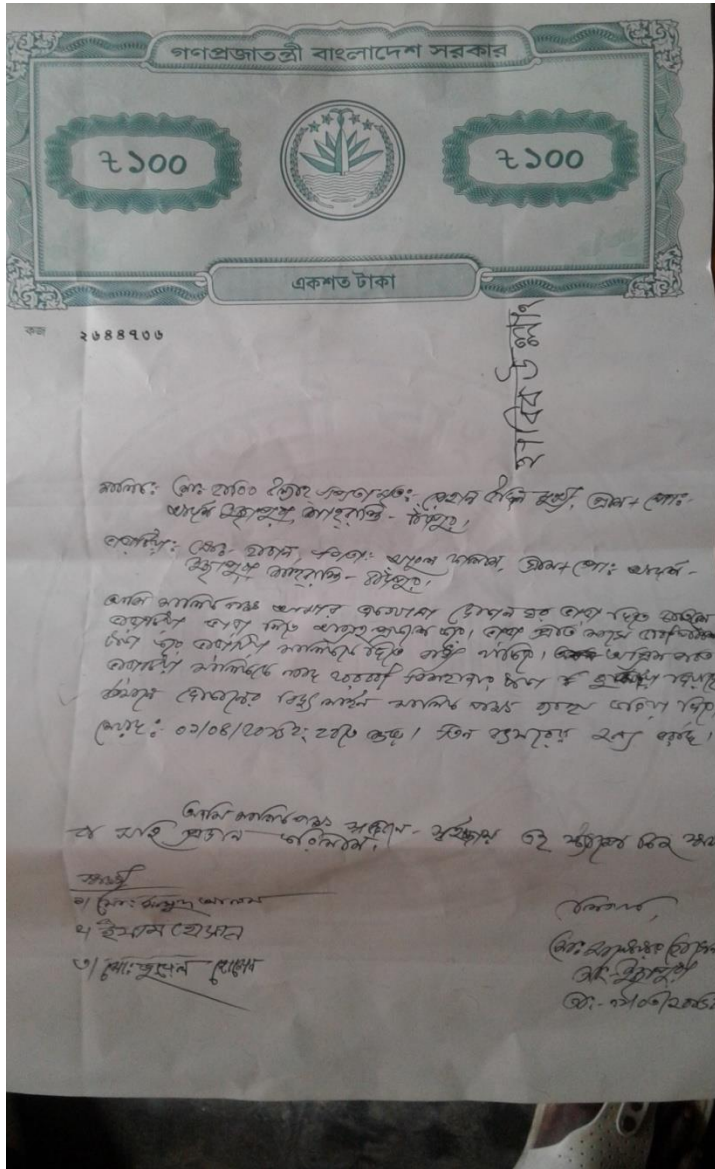






Photographs







Presented at
38th Internal Design Lab
on April 7, 2016 at GT

