

Proposed NU Business Name: **SOHEL ENGINEERING WORKSHOP**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHEL RANA
Age	:	01-03-1994 (23 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brother & 1 Sisters
Address	:	Vill: Purbomirjapur, P.O: Boktar munshi, P.S: Sonagazi, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOKHINA BEGUM
(iii) Father's name	:	MONIR AHMED
(iv) GB member's info	:	Branch: Mongolkandi Sonagazi, Centre # 17 (Female), Member ID: 9635, Group No: 26 Member since: 15-05-1999 (18 Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT 6,000, Outstanding loan: BDT 4,284/-
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01872-146297
Mother's Contact No.	:	01814-306645
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA BEGUM joined Grameen Bank since 04 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL ENGINEERING WORKSHOP
Location	:	Dakbangla Bazar, Sonagazi, Feni
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪Steel Furniture Manufacturer.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 2 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

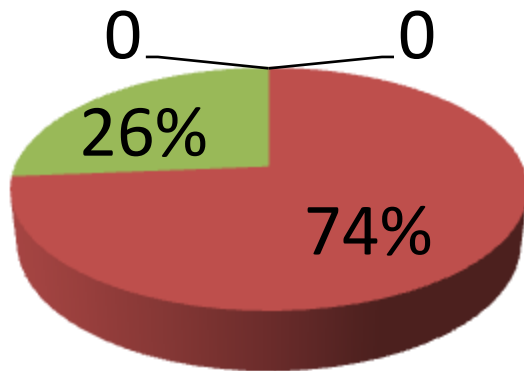
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel Furniture	110,000	1,320,000
Total Sales (A)	110,000	1,320,000
Less. Variable Expense		
Steel	82,500	990,000
Total variable Expense (B)	82,500	990,000
Contribution Margin (CM) [C=(A-B)]	27,500	330,000
Less. Fixed Expense		
Electricity Bill	900	10,800
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	1,500	18,000
Entertainment	400	4,800
Transportation	700	8,400
Salary (staff)	10,000	120,000
Total fixed Cost (D)	18,800	225,600
Net Profit (E) [C-D]	8,700	104,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Almirah	1	18000	18,000	0	0	0	18,000
Showcase	1	13000	13,000	0	0	0	13,000
Wielding Machine	2	7000	14,000	0	0	0	14,000
Drill	2	8000	16,000	0	0	0	16,000
Cutter Machen	1	13000	13,000	0	0	0	13,000
Granding Machine	3	2000	6,000	0	0	0	6,000
Plane sheet	80	82	6,560	100	82	8,200	14,760
Plane Bar	20	50	1,000	300	50	15,000	16,000
Engel bar	20	55	1,100	487	55	26,785	27,885
Others	1	11340	11,340	1	15	15	11,355
Security	1	40000	40,000	0	0	0	40,000
Total	132	112527	140,000	888	202	50,000	190,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 50,000
- Total 190,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Steel Furniture	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense				
Steel	101,250	1,215,000	1,275,750	1,339,538
Total variable Expense (B)	101,250	1,215,000	1,275,750	1,339,538
Contribution Margin (CM) [C=(A-B)]	33,750	405,000	425,250	446,513
Less. Fixed Expense				
Electricity Bill	900	10,800	10,800	10,800
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	1,500	18,000	18,000	18,000
Entertainment	400	4,800	5,500	6,000
Transportation	900	10,800	12,500	14,500
Salary (staff)	10,000	120,000	120,000	120,000
Total Fixed Cost	19,100	229,200	232,300	235,300
Net Profit (E) [C-D]	14,650	175,800	192,950	211,213
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	175,800	192,950	211,213
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		155,800	328,750
	Total Cash Inflow	225,800	348,750	539,963
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	155,800	328,750	519,963

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 04 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











সোহেল ইঞ্জিনিয়ারিং ওয়ার্কশপ

এখানে যাবতীয় গ্রীল, কলাপসিবল গেট, ফাল্গীয়া, শোকেইচ, লোহার দরজা, জানালা, সার্ভিস, ফর্টিল বেলিভেন্ট, ধান মাড়াই মেশিন এবং এস.এস. এর কাজ করা হয়।

মেইন রোড, ডাক বাংলা, সোনাগাজী, সেন্নী। মোবাইল : ০১৮-৯২ ১৪৬০৯৭, ০১৮০০-১০৪৬১৩



FAMILY PICTURE

