

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



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Javed
Age	:	12-06-1984 (34 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	0 4 Brothers 0 1 Sister
Address	:	Vill: Rajabari ,P.O:Uttorkhan ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Jabeda Khatun
(iii) Father's name	:	Md Younus Howladar
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 17 (Female), Member ID:5441 , Group No: 03 Member since: 04-05-2003 (15 Years) First loan: BDT = 7,000 /- Last loan=35,000/- Outstanding loan:= Nill
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.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	15 years of business experience. : 15 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927-716234
Family's Contact No.	:	01635-403929
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst Jabeda khatun joined Grameen Bank since 15 years ago. At first she took BDT 7,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Sadia Engineering Workshop
Location	:	Atipara,Uttorkhan ,Dhaka
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000/- (from existing business) 60% Required Investment BDT 100,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; SS Pipe,Square Bar, Flat Bar, etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is rented .▪Collects goods from Nobabpur,Uttora▪Agreed grace period is 3 months.

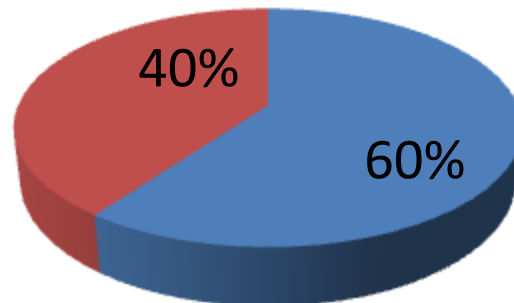
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Product	2,000	60,000	720,000
Service	400	12,000	144,000
Total Sales (A)	2,400	72,000	864,000
Less. Variable Expense			
Product	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		2,200	26,400
Electricity Bill		1200	14,400
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		300	3,600
Salary (sttaf)		8,000	96,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		18,200	218,400
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
SS Pipe	40	200	8000	SS Pipe	120	200	24000	32,000
MS Pipe	75	80	6000	MS Pipe	110	80	8800	14,800
Square Bar	70	60	4200	Square Bar	180	60	10800	15,000
Angel Bar	80	60	4800	Angel Bar	130	60	7800	12,600
Flat Bar	150	55	8250	Flat Bar	200	55	11000	19,250
Sheet	120	95	11400	Sheet	170	95	16150	27,550
			0					0
			0					0
Machenaries			56000					56,000
Advance Security	1	20000	20000				0	20,000
Others			31350	Others			21,450	52,800
Total			150,000				100,000	250,000

Source of Finance

■ Entrepreneur's contibution 150000 ■ Investor's Investment 100000 ■ Total 250000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Product	2,500	75,000	900,000	945,000	992,250
Service	500	15,000	180,000	189,000	198,450
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Product	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		2,200	26,400	26,400	26,400
Electricity Bill		1260	15,120	15,876	16,670
Transportation		500	6,000	6,000	6,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		300	3,600	3,600	3,600
Salary (sttaf)		8000	96,000	100,800	105,840
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		18,310	219,720	225,906	232,401
Net Profit (E) [C-D]		11,690	140,280	152,094	164,499
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	140,280	152,094	164,499
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		100,280	212,374
	Total Cash Inflow	240,280	252,374	376,873
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	100,280	212,374	336,873

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 Years
Own Business : 15 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



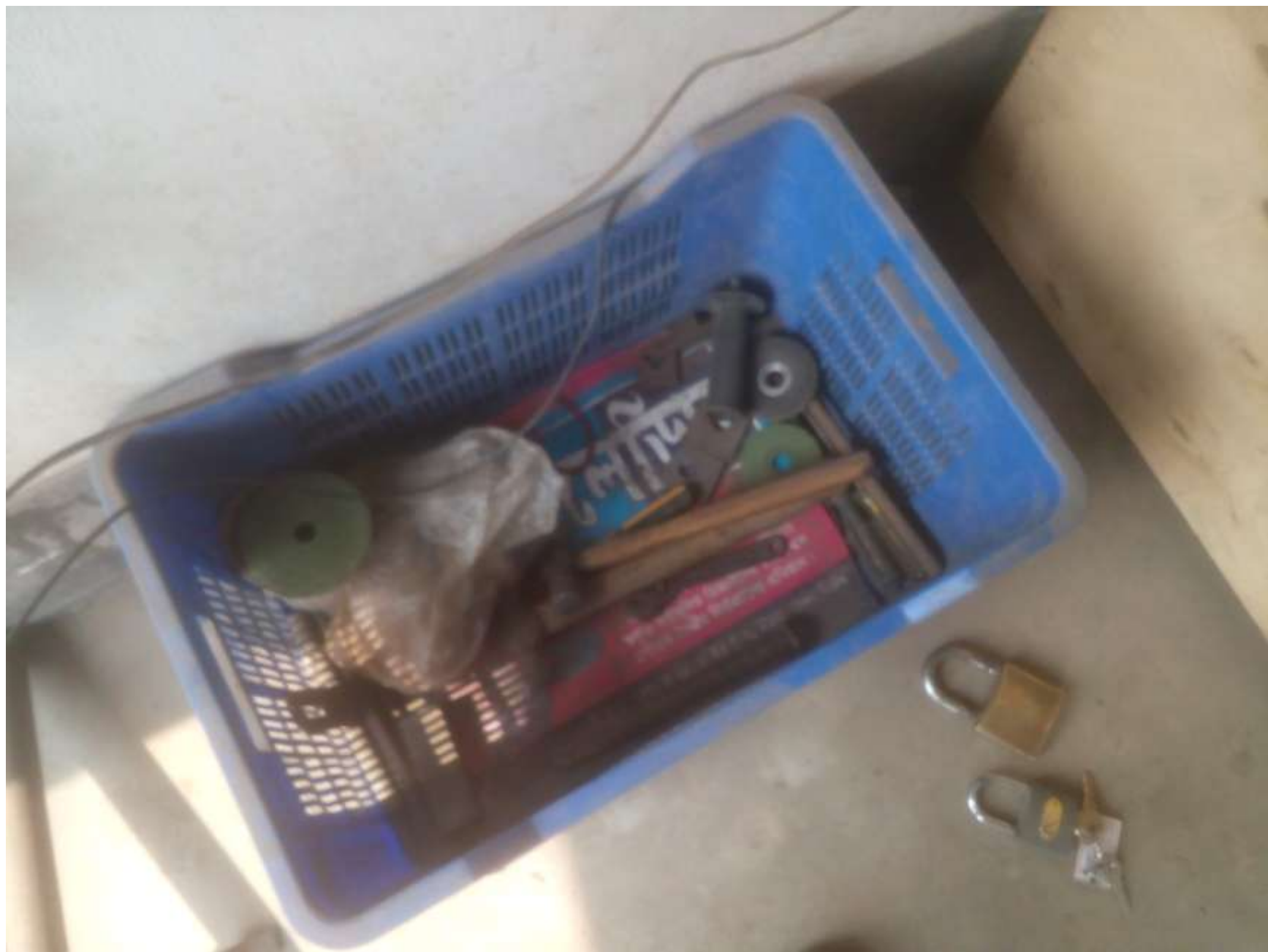
















FAMILY PICTURE

