

Proposed NU Business Name: NAZIM UDDIN ENGINEERING WORKSHOP



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Dakshinkhan Unit, Dhaka

Project verified by: MD. Rofiqul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD SUMAN
Age	:	14-01-1986 (30 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Bagbar citymarket P.O:Poshi P.S: Rupgonj Dist: Narayangonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. NURJAHAN BEGUM
(iii) Father's name	:	Mr. MD NAJIM UDDIN
(iv) GB member's info	:	Branch: Rupgonj Centre # 48 (Female), Member ID: 3882, Group No: 04 Member since:21-07-1991 (08 Years) First loan:3,000 taka.
Further Information:		Existing loan: NIL
(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	:	one years experience in running business.
Other Own/Family Sources of Income	:	Father's income (Agriculture & vegetables selling)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01956-777920
Wife Contact No.	:	01927-980960
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S MAYER DOA STEEL & ENGINEERING WORKSHOP
Location	:	Bagbad City market,Rupgonj, Narayangonj
Total Investment in BDT	:	BDT 1,58,000
Financing	:	Self BDT 78,000 (from existing business) 49% Required Investment BDT 80,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Collapse Gate, Steel window, Window Grill, Door, Steel Almirah, Showcase etc.▪Average 30% gain on sales.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing Two labor.▪After getting equity fund one labor will be appointed.▪Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nurjahan Begum is a member of Grameen Bank since 08 years. At first she took 3,000 taka loan from Grameen Bank. Nurjahan Begum gradually took loan from GB. Utilize loan in her husband vegetable selling business & Agriculture. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

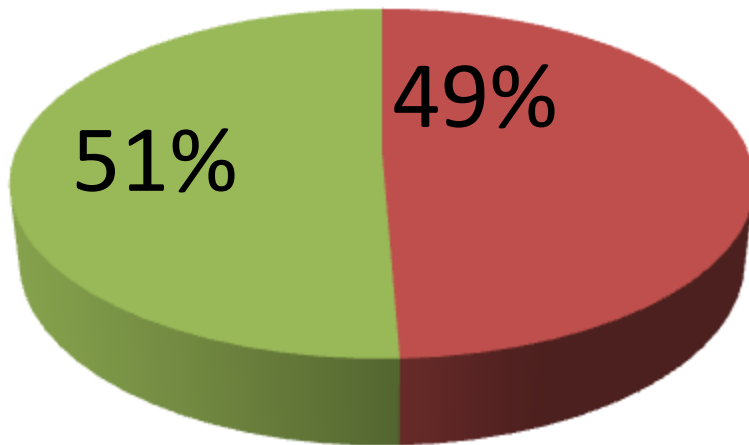
BDT (TK)

Particular	Monthly	Yearly
Revenue (sales)		
Almirah, Grill, Window, Collapsible Gate	75,000	900,000
Total Sales (A)	75,000	900,000
Less. Variable Expense		
Steel bar, Flat bar, Steel sheet, Schaller bar, Weilding sheet, Steel Engel etc	52,500	630,000
Total variable Expense (B)	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	22,500	270,000
Less. Fixed Expense		
Rent	1,600	19,200
Electricity bill	2500	30,000
Salary (2 staff)	7000	84,000
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Mobile Bill	200	2,400
Total fixed Cost (D)	17,800	213,600
Net Profit (E) [C-D]	4,700	56,400

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Steel bar, Flat bar, Steel sheet, Schaller bar, Weilding sheet, Steel Engel etc	30,000	80,000	1,10,000
Lath Machine, Drill Machine, Gas wieldsing set Wieldsing Machine, Granding machine etc	48,000	-	48,000
Total	78,000	80,000	1,58,000

Source of Finance



- Entrepreneur's Contribution 78,000
- Investor's Investment 80,000
- Total 158,000

Financial Projection

BDT (TK)

Particular	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)			
Almirah, Grill, Window, Collapsible Gate	93,750	1,125,000	1,181,250
Total Sales (A)	93,750	1,125,000	1,181,250
Less. Variable Expense			
Steel bar, Flat bar, Steel sheet, Schaller bar, Weilding sheet, Steel Engel etc	65,625	787,500	826,875
Total variable Expense (B)	65,625	787,500	826,875
Contribution Margin (CM) [C=(A-B)]	28,125	337,500	354,375
Less. Fixed Expense			
Rent	1,600	19,200	19,200
Electricity bill	2500	30,000	30,000
Salary (3 staff)	7000	84,000	84,000
Salary (self)	5,000	60,000	60,000
Transportation	1,500	18,000	18,000
Mobile Bill	200	2,400	2,400
Total fixed Cost (D)	17,800	213,600	213,600
Net Profit (E) [C-D]	10,325	123,900	140,775
Investment Payback		48,000	48,000

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	123,900	140,775
1.3	Depreciation (Non cash item)	9,600	9,600
1.4	Opening Balance of Cash Surplus		85,500
	Total Cash Inflow	213,500	235,875
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	85,500	187,875

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:5
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures

মেসার্স

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

নাজিমউদ্দিন ওয়ার্কশপ

প্রোঃ মোঃ সুমন আহমেদ বাদশা

এখানে সকল প্রকার এস.এস ও গ্রীলের দরজা-জানালা, কেচি গেইট, বক্স গেইট ইত্যাদি কাজ সু-দক্ষ কারিগর দ্বারা নিখুঁত ভাবে তৈরী করা হয়।

ঠিকানাঃ বাঘবেড় সিডি মার্কেট, পশি বাজার, রূপগঞ্জ, নারায়ণগঞ্জ। মোবাঃ ০১৯৫৬-৭৭৭৯২০





















FAMILY PICTURE

