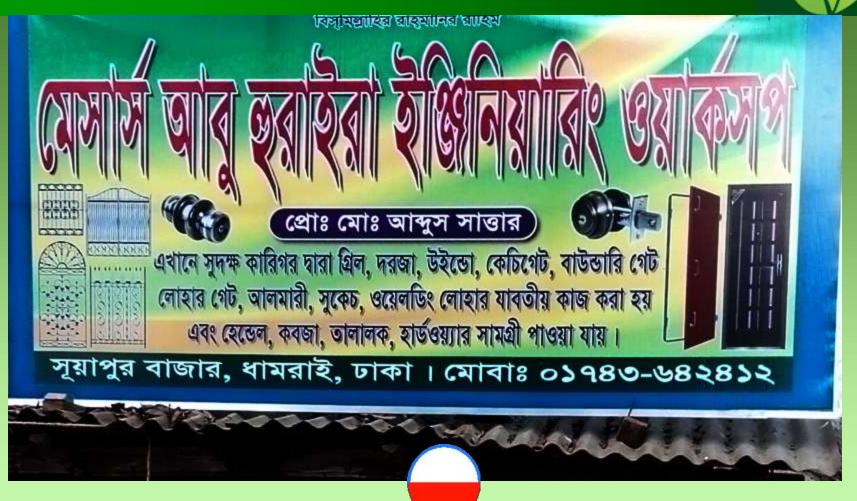
A Nobin Udyokta Project Abu Huraira Engineering Workshop



NU Identified and PP Prepared by : Md. Ziaul Hoque, Dhamrai Unit Verified By: Tapan Kumar Debnath

GRAMEEN TRUST

Presented by Md. Abdus Sattar

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Abdus Sattar
Age	:	15/01/1982 (33 Years-11Months)
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3-Brothers
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother √ Father Sahera Begum Afaz Uddin Member since:01/03/2000 Branch: Shuapur Dhamrai, Centre # 14, Group:02 First Ioan: 5,000/- Existing Ioan: N/A Outstanding:N/A
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others		N/A N/A N/A N/A N/A
Education	:	Class Eight



Present Occupation	: Business(Workshop)
Trade License Number	: 124
Business Experiences	: 7 years
Other Own/Family Sources of Income	: Agriculture
NU Contact Info	: 01743642412
Other Own/Family Sources of Liabilities	: N/A
NU Project Source/Reference	: GT Dhamrai Unit, Dhaka



NU's mother has been a member of Grameen Bank Since 2000. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in son's business. At present, Nu's mother is not a GB Member. NU's mother gradually improved their life standard by using GB loan. Her son is now established in her respective field.



Business Name	:	Abu Huraira Engineering Workshop
Address/ Location	:	Shuapur Bazar, Dhamrai, Dhaka
Total Investment in BDT	-	235,0000/-
Financing	:	Self BDT : 1,60,000 (from existing business) - 68% Required Investment BDT : 75,000 (as equity) - 32%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		BDT 10,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	2 months



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items: Fan and Furniture Gas Drill Machine Welding Machine Gearing Machine Hand Drill Machine Advance: Present Goods Item (*)	2,000 20,000 25,000 5,000 3,000 25,000 80,000		160,000
Proposed Stock Items: (**)		75,000	75,000
Total Capital	160,000	75,000	235,100

N.B: Details of Present stock (*) & proposed (**) items have enclosed in next slide.

EXISTING BUSINESS OPERATIONS Info.



Present Stock		
Product Name	Price	
Steel Float bar Angle	30,000	
Haz Ball	5,000	
Tala Lock	7,000	
Handle	4,000	
Kasicated Pin	5,000	
Shutter Spring	7,000	
Grease	3,000	
Cutting Plate	3,000	
4" Star Pathor	3,000	
Kobza	5,000	
Kasigated Chaka	3,000	
Welding Rod	5,000	
Total Present Stock	80,000	

Proposed Item		
Product Name	Price	
Angle Float Bar	20,000	
Square Bar	10,000	
Cutting Machine	15,000	
Iron Sheet	10,000	
Hardware Tools	20,000	
Total Proposed Item	75,000	



Particulars	Existing Busi	Existing Business (BDT)		
	Monthly	Yearly		
Sales (A)	150,000	1800,000		
Less: Cost of Sale (B)	120,000	14,40,000		
Gross Profit (20%) (A-B) = [C]	30,000	360,000		
Less: Operating Costs				
Electricity bill	1,500	18,000		
Mobile Bill	500	6,000		
Shop rent	1,000	12,000		
Present Salary-Self	8,000	96,000		
Present Salary-Staff-2	12,000	144,000		
Others (TDL,NG)	700	8,400		
Non Cash Item:				
Depreciation (55,000x15%)	688	8256		
Total Operating Cost (D)	24,388	292,656		
Net Profit (C-D) :	5,612	67,344		



	Year 1 (BDT)		Year 2 (BDT)	
Particulars	Monthly	Yearly	Monthly	Yearly
Sales (A)	180,000	21,60,000	200,000	2400,000
Less: Cost of Sale (B)	144,000	17,28000	160,000	1920,000
Gross Profit (20%) (A-B) = [C]	36,000	432,000	40,000	480,000
Less: Operating Costs				
Electricity bill	1,700	20,400	2,000	24,000
Mobile Bill	700	84,000	1,000	12,000
Shop rent	1,000	12,000	1,000	12,000
Present Salary-Self	10,000	120,000	10,000	120,000
Present Salary-Staff-2	13,500	162,000	15,000	180,000
Others (TL.NG ETC.)	600	7,200	600	7,200
Non Cash Item:				
Depreciation (70,000x15%)	875	10,500	875	10,500
Total Operating Cost (D)	28,375	340,500	30,475	365,700
Net Profit (C-D) :	7625	91,500	9525	114,300
GT payback	45,000		45,	000
Retained Income:	46,	500	69,	300

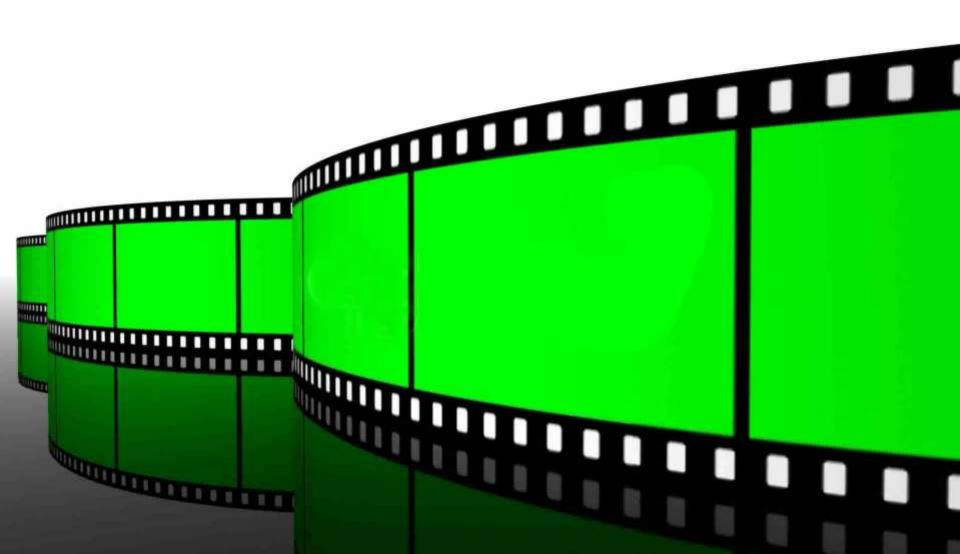
CASH FLOW Projection on Business Plan (Rec. & Pay.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	75,000	0
1.2	Net Profit	91,500	114,300
1.3	Depreciation (Non cash item)	10,500	10,500
1.4	Opening Balance of Cash Surplus	0	57,000
	Total Cash Inflow	177,000	181,800
2	Cash Outflow		
2.1	Purchase of Product	75,000	
2.2	Payment of GB loan	0	0
2.3	Investment Pay Back	45,000	45,000
	Total Cash Outflow	120,000	45,000
3	Net Cash Surplus	57,000	136,800



STRENGTH Environment-Friendly. Skilled & Experience Position of his shop beside main road. Pleasant personality 	W EAKNESS • Lack of investment
OPPORTUNITIES Expansion of Business Increasing the number of Customer Employment opportunity 	THREAT'S Competitor may create. Fire. Theft.



















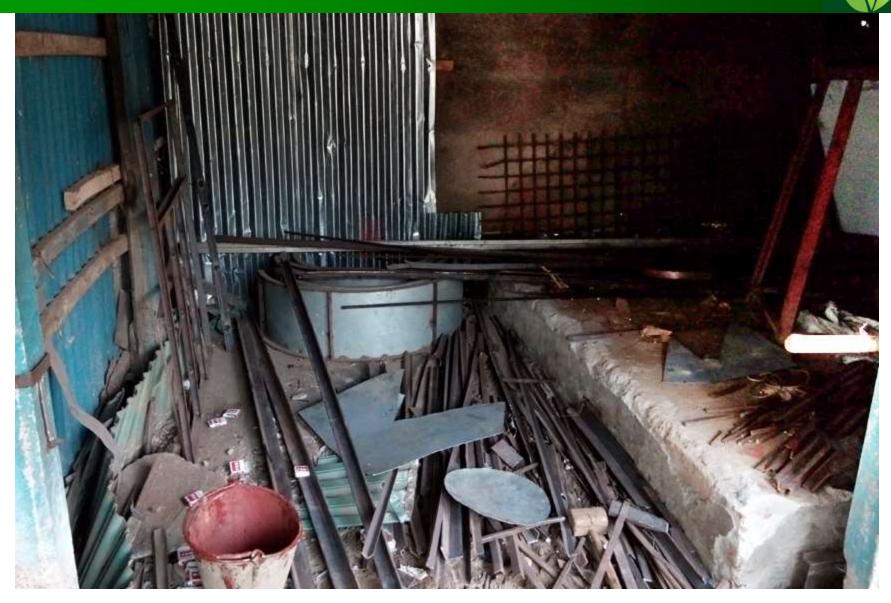




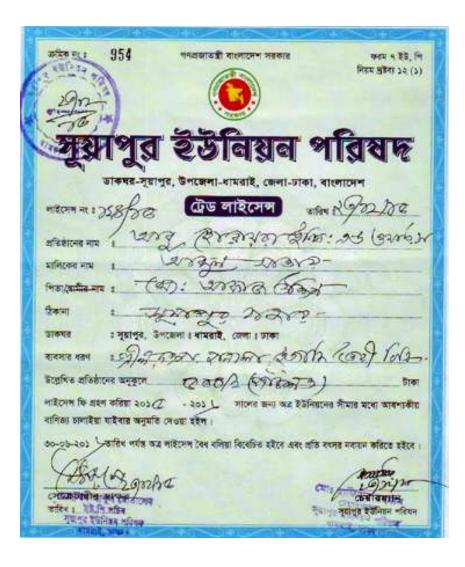




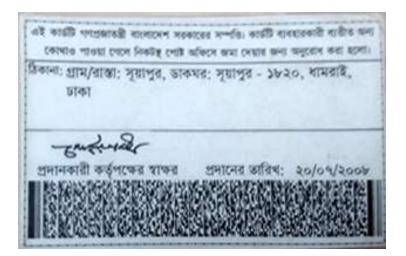












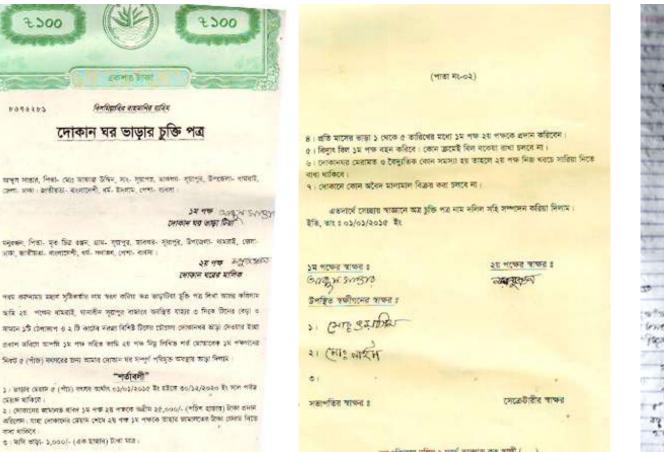
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Presented at GT's 27th Internal Design Lab On December 31, 2015

