



Grameen kalyan

Proposed NU Business Name : M/S. Suhag Engineering & Hardware



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Suhag Mia Vill : Char-rogurampur ,Post: Shumvogonj. Thana : Mymensingh Sador, District: Mymensingh
Age	: 23 Years.
Marital status	: Unmarried.
No. of siblings:	: 3 (Three) brothers and 1 (one) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Julakha Khatun. : Md. Rosul Mia. : Branch: Charniloxia, Group #16, Centro# 36/M, Loan no. 7393/1 Member since: 2010 , First loan: Tk. 10,000, Last GB loan: 20,000, Outstanding: Nil. : Mother. : No : Nil : Nil : Nil
Education, till to date	: Eight

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has Ten years experiences running business.
Other Own/Family Sources of Income	:	Father income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01924292593.
National ID number	:	19926115240000679.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 10,000 (ten thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including Agricultural purpose

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S. Suhag Engineering & Hardware
Address/ Location	:	Shumvogonj golcharttor, Haluwagat Road, Shumvogonj, Mymensingh.
Total Investment in BDT	:	BDT: 7,00,000
Financing	:	Self financing: BDT: 5,00,000 Required Investment: BDT: 2,00,000 (as equity)
Present salary	:	BDT 5000 (Five thousand only)
Proposed Salary	:	BDT 8000 (Eight thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ The project will be start with having a Engineering & Hardware shop. ➤ Estimated sales @ Tk.10,000 per day. ➤ Estimated profit is about 20 %. ➤ Investors money will be pay back in 3 years. ➤ Three worker wages @ Tk. (300*3) per day. ➤ Expected date to start the project in early, 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

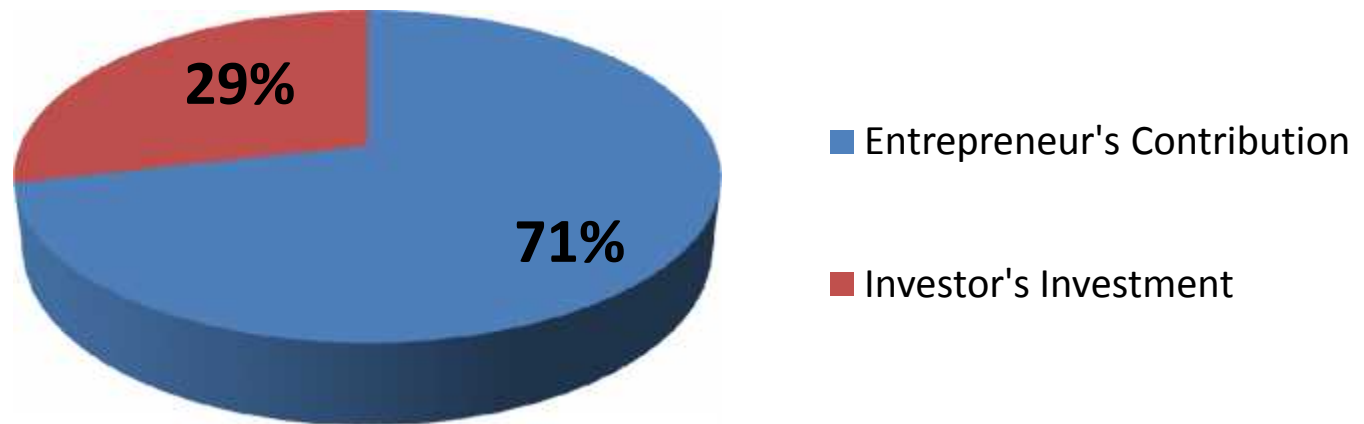
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	8,000	200,000	2,400,000
Less: Cost of Sales (B)	6,400	160,000	1,920,000
Gross profit (GP) [C=(A-B)]	1,600	40,000	480,000
<u>Less: Operating Costs:</u>			
Electricity bill		2,500	30,000
Night guard bill		100	1,200
Present salary		5,000	60,000
Transportation		2,000	24,000
Worker-3 (3*7000)	280	21,000	252,000
Mobile bill		1,000	12,000
Other Expenses		1,500	18,000
Non Cash Item:			
Depreciation Expenses			22,000
Total Operating Cost (D)		33,100	419,200
(C-D) Net Profit:		6,900	60,800

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (1)	Proposed (BDT)(2)	Total (BDT) (1+2)
Shop Advanced (Own shop)			
Furniture	40,000		40,000
Tools for make steel furniture: (hammer, pliers, drill machine, paint machine, power saw, tape measure, shatter van machine, welding machine, and etc.)	250,000		250,000
Tools for sale: Hammer, handsaw, hacksaw, screwdriver, wrench, pliers, electric drill, nail, screw, washer, bolt, nut, snips, tape measure & etc.	150,000	50,000	200,000
Purchase Material; (Iron rods, angles, steels, Plane sheet, welding rods, locks, & etc)	50,000	150,000	200,000
Cash in Hand	10,000		10,000
Total Capital	500,000	200,000	700,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	500,000	71
Investor's Investment	200,000	29
Total Investment	700,000	100



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
Revenue:									
Total Estimated Sales (A)	10,000	250,000	3,000,000	11,000	275,000	3,300,000	12,100	302,500	3,630,000
Total Cost of Sales (B)	8,000	200,000	2,400,000	8,800	220,000	2,640,000	9,680	242,000	2,904,000
Gross profit (GP)= [C (A-B)]	2,000	50,000	600,000	2,200	55,000	660,000	2,420	60,500	726,000
Less: Operating Costs:									
Electricity bill		3,500	42,000		3,850	46,200		4,235	50,820
Transportation		2,500	30,000		2,750	33,000		3,025	36,300
Worker- 3	300	22,500	270,000		24,750	297,000		27,225	326,700
Night guard bill		100	1,200		110	1,320		121	1,452
Proposed salary-self		8,000	96,000		8,800	105,600		9,680	116,160
Mobile bill		1,500	18,000		1,650	19,800		1,815	21,780
Other Expenses		2,000	24,000		2,200	26,400		2,420	29,040
Non Cash Item:									
Depreciation Expenses			22,000			24,200			26,620
Total Operating Cost (D)		40,100	503,200		44,110	553,520		48,521	608,872
(C-D)Net Profit		9,900	96,800		10,890	106,480		11,979	117,128
Retained Income:			96,800			106,480			117,128

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after Three months grace period.

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	10,000	226,800	253,280
Capital Infusion by Investor	200,000		
Sales	3,000,000	3,300,000	3,630,000
Total Receipts	3,210,000	3,526,800	3,883,280
<u>Cash Outflow:</u>			
Cost of goods sold	2,400,000	2,640,000	2,904,000
Operating expenses	503,200	553,520	608,872
Return to investor	80,000	80,000	80,000
Total payment	2,983,200	3,273,520	3,592,872
Closing Balances	226,800	253,280	290,408

SWOT ANALYSIS

STRENGTH

- Employment:
- Self: 1
- Others (beyond family): 3
- Ownership in his own name.

WEAKNESS

- Can not supply products as per local demand.
- lack of sufficient capital.
- Shortage of quality product.

OPPORTUNITIES

- Local Demand.
- Skill & Experience.
- Fixed & other Customers.
- Investor's money will be payback in three years.

THREATS

- Theft.
- Fire burn.
- Political Unrest.

Presented at 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Trade License

বিসমিল্লাহির রাহমানির রাহিম

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

ক্রমিক নং ০৬-৪
লাইসেন্স নং ০৬-৪
নবায়ন নং

বহি নং ৩৪ ০৬
তারিখ- ০৩/০২/২০২৬

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : মোহাঃ মোহাম্মদ ইঞ্জিনিয়ারিং এন্ড ইডি ওয়ার্কস
মালিকের নাম : মোঃ মোঃ মোহাম্মদ সিদ্দিক
মোকাম/ ঠিকানা : গ্রাম : মনসুরপাড়া স্টেশন চৌকি, ডাকঘর : শঙ্কুগঞ্জ / রাখবপুর মাদুরাসা
উপজেলা : সদর, জেলা : ময়মনসিংহ

পিতা / স্বামী/নাম : মোঃ রুহুল সিদ্দিক
আহার নিকট থেকে : ৬০০/- টাকা কেথায় : তিনকাত চৌকি পাড়া

মাত্র বুঝিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।
লাইসেন্সের প্রকার : সাধারণ
লাইসেন্সের মেয়াদ : ০৩.০৬.২০২৬ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

মুঃ মোহাম্মদ মীর
চেয়ারম্যান
লাইসেন্স আদায় রেজিস্ট্রার
সাধারণ ও সীল

• সময়মত ট্যাক্স দিও • দুটি সদস্যই থাকবে
• শিল্পকে সময়মত টিকা এবং স্বেচ্ছা পড়ান
• জালা-মৃত্যু তালিকাভুক্ত করুন • আয়োজিতমুক্ত পবন ব্যবহার করুন
• খাদ্য আদান, পরিবেশ বীচান।

Pictures



















Family Picture (Nu With his parents)



Thank You