Proposed NU Business Name: **SHAWKAT ENGINEERING**



Project identification and prepared by: MD. Nurul Islam, Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta				
Name	:	LITON HOSSAIN		
Age	:	27-07-1996 (20 Years)		
Education, till to date	:	Class Eight		
Marital status	:	Unmarried		
Children	:	N/A		
No. of siblings:	:	2 Brothers & 1 Sister		
Address	:	Vill: Vannara, P.O: Mouchak, P.S: Kaliakoir, Dist: Gazipur		
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 RUJINA BEGUM MD. KAROM ALI Branch: Mouchak Kaliakoir, Centre # 40(Female), Member ID: 3807, Group No: 02 Member since: 19-04-2007 (9 Years) First loan: BDT 5000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Existing Loan: BDT 50,000 , Outstanding loan: BDT 24,700 Father No No 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		7 years experience in running business.
Training Info	:	He has 3 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01845-907007
Mother's Contact No.	:	01712-751132
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

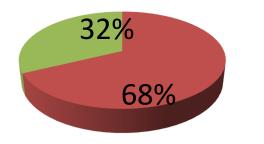
RUJINA BEGUM joined Grameen Bank since 9 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

Proposed Nobin Udyokta Business Info				
Business Name	:	SHAWKAT ENGINEERING		
Location	:	Vannara Bazar, Mouchak, Gazipur		
Total Investment in BDT	:	BDT 4,66,000/-		
Financing	:	Self BDT 3,16,000/-(from existing business) 68% Required Investment BDT 1,50,000/-(as equity) 32%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	60 ft x 25 ft= 1500 square ft		
Security of the shop	:	-		
Implementation	:	 Manufacturer of steel furniture. Average 35% gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Elenga, Ghatail. Agreed grace period is 3 months. 		

Existing Business (BDT)				
Particular	Monthly	Yearly		
Revenue (sales)				
Steel Furniture	90,000	1,080,000		
Total Sales (A)	90,000	1,080,000		
Less. Variable Expense				
Steel Furniture	58,500	702,000		
Total variable Expense (B)	58,500	702,000		
Contribution Margin (CM) [C=(A-B)	31,500	378,000		
Less. Fixed Expense				
Electricity bill	4,000	48,000		
Mobile Bill	300	3,600		
Transportation	6,000	72,000		
Salary (self)	5,000	60,000		
Salary (Staff)	5,000	60,000		
Entertainment	500	6,000		
Guard	300	3,600		
Total fixed Cost (D)	21,100	253,200		
Net Profit (E) [C-D)	10,400	124,800		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Angle	25,200	-	25,200			
Squaire Bar, Pipe Flat bar, Z bar	15,700	50,000	65,700			
Sheet (300 x 80)	24,000	50,000	74,000			
Box pati	4,600	15,000	19,600			
Steel (rod) (3 x 45000)	135,000	35,000	170,000			
Window	12,500	0	12,500			
Door	9,000	0	9,000			
Gate, Grill, etc	15,000	0	15,000			
Welding Machine, Gazdril, Scale	75,000	0	75,000			
Total	316,000	150,000	466,000			

Source of Finance



- Entrepreneur's Contribution 316,000
- Investor's Investment 150,000
- Total 466,000

Financial Projection (BDT)						
Particular	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)						
Steel Furniture	125,000	1,500,000	1,575,000	1,653,750		
Total Sales (A)	125,000	1,500,000	1,575,000	1,653,750		
Less. Variable Expense						
Steel Furniture	81,250	975,000	1,023,750	1,074,938		
Total variable Expense (B)	81,250	975,000	1,023,750	1,074,938		
Contribution Margin (CM) [C=(A-B)	43,750	525,000	551,250	578,813		
Less. Fixed Expense						
Electricity bill	4,000	48,000	48,000	48,000		
Mobile Bill	400	4,800	5,500	6,000		
Transportation	6,000	72,000	74,000	76,000		
Salary (self)	5,000	60,000	60,000	60,000		
Salary (Staff)	9,000	108,000	108,000	108,000		
Entertainment	500	6,000	6,500	7,000		
Guard	300	3,600	4,000	4,500		
Non Cash Item						
Depreciation	1,250	15,000	15,000	15,000		
Total Fixed Cost	26,450	317,400	321,000	324,500		
Net Profit (E) [C-D)	17,300	207,600	230,250	254,313		
		60,000	60,000	60,000		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	207,600	230,250	254,313
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		147,600	317,850
	Total Cash Inflow	357,600	377,850	572,163
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	147,600	317,850	512,163

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 07 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





















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গণপ্রজাতন্ত্রী বাংলাদেশ (ইপজমনি ফ্রাম-৩) জনা ও মৃত্যু নিবন্ধকের কার্যালয় 8 तर लिक्सिक **इं**डेनियन পतियम उभाजनाः क्रिक्रिक्षिक्ष, जनाः भाजीका , वाश्नारमभ निवक्षन विश् नः : जना अनम DY ্বিধি ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬ নিবদান তারিখ ত্রি ১৯৯১ নিম মাল বিবসর (জন্ম নিবন্ধন বহি হইতে উদ্ধৃত) निवक्षन नर: 008200 वाक्तिगंड भित्रिक्ति नः । उत्तर्भ १००३५०० - विदेन (रामार्टर জন্ম তারিখ : সংখ্যায় (খ্রিঃ): 29/09/ তানী এ লিক: 🗌 নারী এপুরুষ कथात (खिड): अरुप्य श्रीति - वितयप्रमुक (५४)ने स्टि জना द्वान : थाम: अम: अमिसन: अमिसन: अमिसन: डिशर्डानाः विकूत्रार्भिक्क व्यनाः ग्रेस्ट्रिक लगः वाश्नाद्मन भिणांत नाम : विषेष्ठ दिस्मी युक्ती बाजीयां में क्रिके श्राशी ठिकाना : भी द

নিবন্ধকের ক্রার্যালয়ের সীলমোহর)

लाहनाः शानिहरेकाः व्यनाः पानिपृत

(নিবন্ধকের স্বাক্ষর ও নামস্য সীল)

FAMILY PICTURE

