

Proposed NU Business Name: **SHOUROV MACHINERIES**



Project identification and prepared by: Md. Shohidul Islam,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUFOL CHANDRO SARKAR
Age	:	23-9-1985 (31 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Aar Para, P.O: Horina, P.S: Bagha, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	URMILA RANI PRAMANIK
(iii) Father's name	:	RADHEYSHAM PRAMANIK
(iv) GB member's info	:	Branch: Vaya lokkhipur, Centre # 43(Female), Member ID: 3602, Group No: 02 Member since: - 17-2-11 (5 years) First loan: BDT 1000
Further Information:		Existing Loan: BDT 2000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has 10 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737436398
Mother's Contact No.	:	01784095149
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

URMILA RANI PRAMANIK joined Grameen Bank since 05 years ago. At first she took 1000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOUROV MACHINERIES
Location	:	Bagha Bazar
Total Investment in BDT	:	BDT 190000/-
Financing	:	Self BDT 140000/-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08ft x 20ft= 160square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; parts , old parts etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

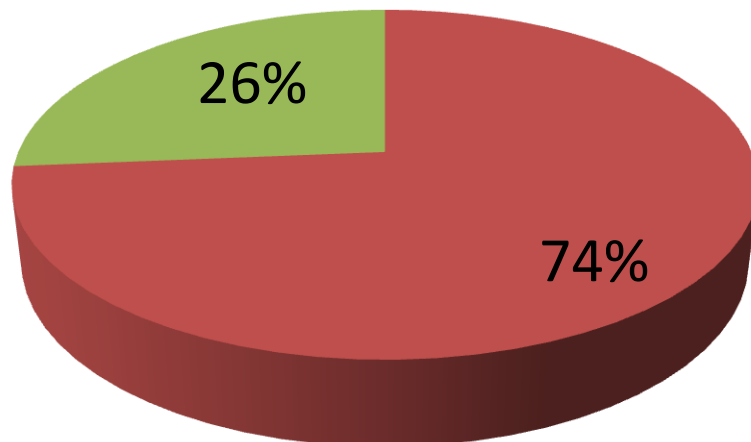
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Parts	2800	84000	1008000
Total sales (A)	2800	84000	1008000
Less Variable Exp.			
Parts	2240	67200	806400
Total Variable exp. (B)	2240	67200	806400
Contribution Margin CM [C= (A-B)]	560	16800	201600
less fixed exp.			
Rent		500	6000
Bank Charge		100	1200
Electricity bill		100	1200
Transportation		1500	18000
Salary (self)		5000	60000
Salary (staff)		4000	48000
Entertainment		200	2400
Mobile		300	3600
total fixed cost (D)		11700	140400
Net profit (E) [C-D]		5100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Old machine	1	65000	65,000	1	30,000	30,000	95,000
Mobil	1	35000	35,000	0	0	0	35,000
Parts	0	0	0	1	20000	20,000	20,000
Security			40,000				40,000
Total	2		140,000	2		50,000	190,000

Source of Finance



■ Entrepreneur's Contribution 140,000

■ Investor's Investment 50,000

■ Total 190,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Parts	3785	113550	1362600	1430730	1502267
Total Sales (A)	3785	113550	1362600	1430730	1502267
less variable Expenses					
Parts	3028	90840	1090080	1144584	1201813
Total variable Expenses (B)	3028	90840	1090080	1144584	1201813
Contribution Margin (CM)= (A-B)	757	22710	272520	286146	300453.3
Less Fixed Expenses					
Rent		600	7200	7200	7200
Bank Charge		100	1200	1200	1200
Electricity bill		100	1200	1200	1200
Transportation		2000	24000	24000	24000
Salary (self)		5000	60000	60000	60000
Salary (staff)		4000	48000	48000	48000
Entertainment		300	3600	3600	3600
Mobile		400	4800	4800	4800
Total Fixed Cost		12500	150000	150000	150000
Net Profit (E) (C-D)		10210	122520	136146	150453.3
Investment Payback			20000	20000	20000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	122,520	136,146	150453.3
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,520	218666
	Total Cash Inflow	172520	238666	369119.3
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	102,520	218666	349119.3

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 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



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LUBRICANTS



Sup'ry
For Better Men's

Amirath Lube
امير اثلوب

TEXAS
LUBRICANTS

TRISTAR
TRISTAR



Amirath Lube





FAMILY PICTURE

