

Proposed NU Business Name: **JUWEL ENGINEERING WORKSHOP**



Project identification and prepared by: Monoj Kumar Sarkar,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHABUL ALI
Age	:	07-03-1985(32Years)
Education, till to date	:	Class-VIII
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brothers & 01 Sister
Address	:	Vill: Khanpur , P.O: Pansi, P.S: Bagha Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SANAYARA BEGUM
(iii) Father's name	:	MD. HABIL PRAMANIK
(iv) GB member's info	:	Branch: Durduria, Lalpur ,Centre # 37(Female) Member ID: 4123/1, Group No: 04 Member since: 3-06-13(03Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 23,000, Outstanding loan: Nill
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango
Other Own/Family Sources of Liabilities	:	Cosmetics
Entrepreneur Contact No.	:	01733-168907
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SANAYARA BEGUM joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JUWEL ENGINEERING WORKSHOP
Location	:	Khanpur,Bagha, Rajshahi .
Total Investment in BDT	:	BDT 145,000/-Engineering
Financing	:	Self BDT 95,000/-(from existing business) 66% Required Investment BDT 50,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 15ft= 150 square ft
Security of the shop	:	BDT –0
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Door Windows Gate & etc Item. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. Existing 04 employees. ▪The shop is self . ▪Agreed grace period is 3 months.

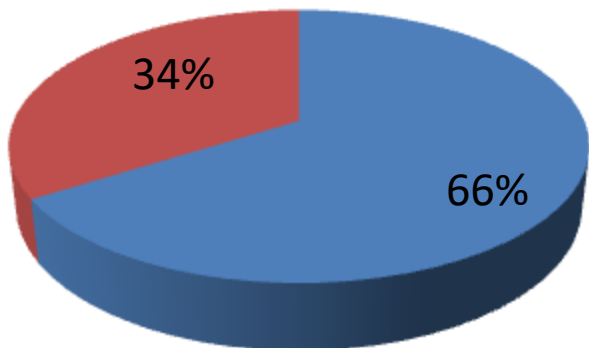
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Door Windows Gate & etc Item.	4,500	135,000	1620,000
Total Sales (A)	4,500	135,000	1620,000
Less. Variable Expense			
Door Windows Gate & etc Item.	3,150	94,500	1,134,000
Total variable Expense (B)	3,150	94,500	1,134,000
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	486,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		2,000	24,000
Transportation		2,000	24,000
Salary (self)		4,000	48,000
Salary (staff)		20,000	240,000
Entertainment		1,000	12,000
Guard		150	1,800
Bank Charge		100	1,200
Mobile		200	2,400
Total fixed Cost (D)		29,450	353,400
Net Profit (E) [C-D]		11,050	132,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Walding (2x5000)	10,000	0	10,000
Gasdil (1x15000)	15,000	0	15,000
Pump Machine (1x50,000)	50,000	0	50,000
Iron Anggel	10,000	20,000	30,000
Iron Pati	10,000	10,000	20,000
Iron Road	0	10,000	10,000
Sheet	0	10,000	10,000
Total	95,000	50,000	145,000

Source of Finance



■ Intreprenuer's Contibution 95,000

■ Investor's Investment 50,000

■ Total 145,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Door Windows Gate & etc Item.	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Door Windows Gate & etc Item.	3,850	115,500	1,386,000	1,455,300	1,528,050
Total variable Expense (B)	3,850	115,500	1,386,000	1,455,300	1,528,050
Contribution Margin (CM) [C=(A-					
B)]	1,650	49,500	594,000	623,700	654,885
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		2,000	24,000	25,000	26,000
Transportation		2,000	24,000	25,000	26,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		20,000	240,000	245,000	250,000
Entertainment		1,000	12,000	13,000	14,000
Guard		150	1,800	1,900	2,000
Bank Charge		100	1,200	1,300	1,400
Mobile		200	2,400	2,500	2,600
Total Fixed Cost		29,450	353,400	361,700	370,000
Net Profit (E) [C-D)		20,050	240,600	262,000	284,885

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	240,600	262,000	284,885
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		220,600	462,600
	Total Cash Inflow	290,600	482,600	747,485
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	220,600	462,600	727,485

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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





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सर्वोच्च न्यायालय
दिल्ली
संख्या: 1234/2023
दिनांक: 15/08/2023