

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



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NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>JAHIDUL</b>
Age	:	10-10 -1984(33 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	MARRIED
Children	:	01 DAUGHTER
No. of siblings:	:	1 Brother ,5 Sisters
Address	:	Vill: VARRA .P.O:SOLILARRA , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst :JAHANARA
(iii) Father's name	:	Md: FARAD MIA
(iv) GB member's info	:	Branch :SOBOUTHPUR Centre #42/M(FAMEL), Member ID : 2342/1 , Group No:05 Member since:08/03/1992 First loan: BDT 1000 /- Outstanding loan: NIL
Further Information:		
(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	:	09years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745517115
Family's Contact No.	:	01778702916
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAMOLA BEGUM

joined Grameen 25years ago. At first she took BDT 1000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAHID ENGINEERING WORKSHOP</b>
Location	:	BOTTALA ROARD NAGARPUR TANGAIL
Total Investment in BDT	:	BDT/-155500
Financing	:	Self BDT 105500/- (from existing busines 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 12 ft= 288 ssquare ft
Security of the shop	:	70000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;SQAR BAR FLATBAR ANGAL BAR JAD BAR , etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is RENT.</li><li>▪Collects goods from tangail</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

BDT (TK)

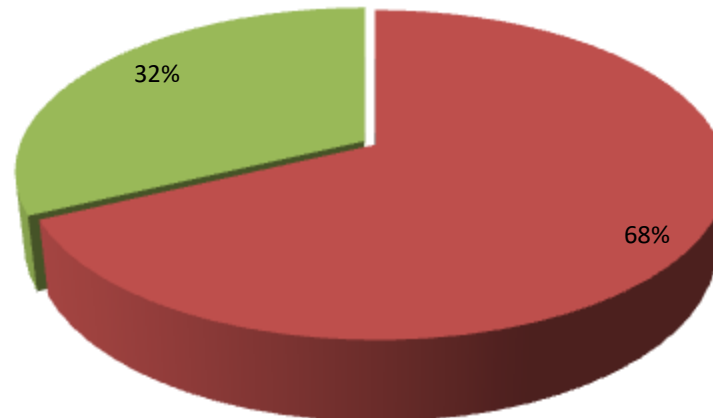
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
SQAR BAR FLATBAR ANGAL BAR JAD BAR		117600	1411200
<b>Total Sales (A)</b>		<b>117600</b>	<b>1411200</b>
<b>Less. Variable Expense</b>			
SQAR BAR FLATBAR ANGAL BAR JAD BAR	0	88200	1058400
<b>Total variable Expense (B)</b>	<b>0</b>	<b>88200</b>	<b>1058400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>29400</b>	<b>352800</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electricity Bill		1500	18000
Transportation		,500	6000
Mobile Bill		300	3600
Entertainment		500	6000
Gurd		100	1200
salary (staff)		15000	180000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>23900</b>	<b>286800</b>
<b>Net Profit (E) [C-D]</b>		<b>5500</b>	<b>66000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
SQAR BAR	15000		15000
FLATBAR	15000		15000
ANGALBA R	2750		2750
JADBAR	2750		2750
ROAD		50000	50000
SECURITY	70000		
<b>Total</b>	<b>105500</b>	<b>50000</b>	<b>155500</b>

## Source of Finance

■ Entrepreneur's Contribution 105,500 ■ Investor's Investment 50,000 ■ Total 155,500



<b>Financial Projection (BDT)</b>				
<b>Particular</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year(+5%)</b>	<b>3<sup>RD</sup> YEAR(5%)</b>
<b>Revenue (sales)</b>				
SQAR BAR FLATBAR ANGAL BAR JAD BAR	1117600	1411200	1481760	1555848
<b>Total Sales (A)</b>	<b>1117600</b>	<b>1411200</b>	<b>1481760</b>	<b>1555848</b>
<b>Less. Variable Expense</b>				
SQAR BAR FLATBAR ANGAL BAR JAD BAR	88200	1058400	1111320	1166886
<b>Total variable Expense (B)</b>	<b>88200</b>	<b>1058400</b>	<b>1111320</b>	<b>1166886</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>29400</b>	<b>352800</b>	<b>370440</b>	<b>388962</b>
<b>Less. Fixed Expense</b>				
Rent	1000	12000	12000	12000
Electricity Bill	1500	18000	18000	18000
Guard	100	1200	1200	1200
Mobile Bill	300	3600	3600	3600
Salary (staff)	15000	180000	180000	180000
Entertainment	500,	6000	6000	6000
transportation	500	6000	6000	6000
Salary (self)	5000	60,000	60,000	60000
<b>Total Fixed Cost</b>	<b>23900</b>	<b>286800</b>	<b>286800</b>	<b>286800</b>
<b>Net Profit (E) [C-D]</b>	<b>5500</b>	<b>66000</b>	<b>83640</b>	<b>102162</b>
<b>Investment Payback</b>		<b>20000</b>	<b>20000</b>	<b>20000</b>



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

<b>Cash flow projection on business plan (rec. &amp; Pay)</b>				
<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	66000	83640	102162
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		46000	109640
	<b>Total Cash Inflow</b>	<b>116000</b>	<b>129640</b>	<b>211802</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>46000</b>	<b>109640</b>	<b>191802</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: Family:0 Others:  
Experience & Skill : Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



স্বাস্থ্য শক্তি  
সামাজিক উন্নয়ন

# গ্রামীণ শক্তি সামাজিক

## প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্প

পরিচয় নাম: জোহিদা ইন্দিয়া বিচারিত্তি প্রকল্প

ঠিকানার নাম: মাগুর পুর

প্রকল্প প্রস্তাব গ্রহণ

সংক্ষিপ্ত জীবন বৃত্তান্ত:

শ্রীমতী জোহিদা ইন্দিয়া

বয়স: ২৩ বছর

জন্ম তারিখ: ১০/১০/২০১৪

সংস্কৃত যোগ্যতা:

৮ম স্তর

বাহ্যিক অবস্থা:

বিচারাধীন







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