

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



Project identification and prepared by: Md. Habil uddin shah,  
Dohar Unit, Dhaka

Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. WASIM</b>
Age	:	18-01-1983 ( 34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	04 Brothers 2 Sister
Address	:	Vill: lotakhola P.O: Joypara P.S: Dohar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JOHIRON</b>
(iii) Father's name	:	<b>LET. ALI HOSSAIN</b>
(iv) GB member's info	:	Branch: Joypara, Centre # 4 (Female), Member ID: 1320/4, Group No: 06 Member since: 1988-1998 & 2003-2017(24 years) First loan: BDT 2,000/- Existing loan: BDT 30,000/- Outstanding loan: 25040
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	10 years experience in running business. 10 years in own experience He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731463210
Mother's Contact No.	:	01709545021
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOHIRON** joined Grameen Bank since 24 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

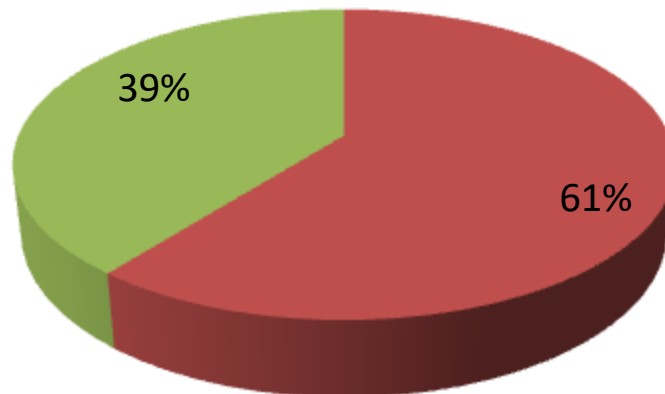
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>WASIM ENGINEERING WORKSHOP</b>
Location	:	Lotakhola ,shahi eidgah Dohar ,Dhaka
Total Investment in BDT	:	BDT 152,000/-
Financing	:	Self BDT 102,000(from existing business) 61% <b>Required Investment BDT 50,000(as equity) 39 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 20 ft= 500 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Motore,Machine, etc.</li><li>▪Existing 0 Employee.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rented.</li><li>▪Collects goods joypara.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
<b>Motore,Machine, etc.</b>	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Motore,Machine, etc.	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		1000	12000
Transportaion		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		9100	109200
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Motore, Machine, etc.			77000			50,000	127000
			0			0	0
Security			25,000			0	25,000
	0	0	102,000	0	0	50,000	152,000

## Source of Finance



- Entrepreneur's Contribution 77,000
- Investor's Investment 50,000
- Total 127,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Motore,Machine, etc.	2000	60000	720000	756000	793800
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Less Variable Expense (B)</b>					
Motore,Machine, etc.	1400	42000	504000	529200	555660
<b>Total Variable Expense</b>	<b>1400</b>	<b>42000</b>	<b>504000</b>	<b>529200</b>	<b>555660</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		1000	12000	12300	12600
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>9100</b>	<b>109200</b>	<b>110200</b>	<b>111230</b>
<b>Net Profit (E)= [C-D]</b>		<b>8900</b>	<b>106800</b>	<b>112140</b>	<b>117747</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	106,800	112140	117747
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86800	178940
	<b>Total Cash Inflow</b>	<b>156,800</b>	<b>198,940</b>	<b>296,687</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,800</b>	<b>178,940</b>	<b>276,687</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Barha Bridge Near Primary  
School, Nawabganj, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

