AI-Amin Engineering Workshop



Project by-Alamin

Identified by-Ratan Kumar Roy Verified by- Md. Rasheduzzaman Bhairab Unit Area 4 GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Md.Alamin
Age	:	33 Years 10 months
Marital status	:	Married
Children	:	01 daughter.
No. of siblings:	:	04 Brothers & 01 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan	::	Mother √ Father Jamila khatun Late : Lal mia Branch:Shimulkandi Centre :49/M Group no : 06 Loanee no.:6778 Member since:2008-2015 First loan:5000 Existing loan: N/A Outstanding: N/A Father N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Class eight pass

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Workshop Business - Target Customers are Local People. -Collects raw materials from Local area and Dhaka. -Training From Bhairab.
Initial Investment	:	70000
Trade License		117-16/17
Business Experience	:	10 years
And Training Info		Local
Other Own/Family Sources of Income	:	Brothers are business man
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		0195192329
NU Project Source/Reference	:	GT- Bhairab Unit



NU's mother had been a member of Grameen Bank since 2008-2015 (7 years). At first She took 5000 taka from GB. GB Borrower invested GB Loan in her husband business work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Alamin Engineering Workshop
Address/ Location	:	Shimulkandi old market
Total Investment in BDT	:	242000
Financing	:	Self BDT- 192000 /-(from existing business)79% Required Investment BDT- 50000 /-(as equity)21%
Present salary/drawings from business (estimates)	:	12000
Proposed Salary		12000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	10 % 10% 01 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Advance 50000 Welding machine 20000 Drill machine 15000 Color Machine 5000 Fan 2000 Grinding Machine 4000 Hand Drill 3000 Diesel Engine 3000 Other Instrument 10000 Various Goods 80000	192000		192000
Proposed items: Iron 25000 Plain Sheet 20000 Others 5000		50000	50000
Total Capital	192000	50000	242000

Present Stock itemsProduct nameUnit
(Quantity)AmountIron60000Plain Sheet30000Readymade Product10000Various product10000Total Present Stock110000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Proposed items			
Product Name	Unit (Quantity)	Amount	
Iron		25000	
Plain Sheet		20000	
Others		5000	
Total Proposed items		50000	

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Busines	s (BDT)
Particulars	Daily	Monthly	Yearly
Sales (A)	1500	45000	540000
Less: Cost of sales (B)	1350	40500	486000
Profit (C) [C=(A-B)]	150	4500	54000
Income from Services	1000	30000	360000
Gross Profit	1150	34500	414000
Less: Operating Costs			
Electricity bill		1500	18000
Night guard bill		200	2400
Shop Rent		2000	24000
Mobile bill		500	6000
Present salary/Drawings- self		12000	144000
Present Salary-Staff (4000*2)		8000	96000
Conveyance or Transport		2000	24000
Others (fees, Entertainment, TL renewal)		1000	12000
Non Cash Item:			
Depreciation Expenses		446	5350
Total Operating Cost (F)		27646	331752
Net Profit (E-F):		6854	82248

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	2000	60000	720000	2500	75000	900000
Less: Cost of Sale (B)	1800	54000	648000	2250	67500	810000
Profit (A-B)=(C)	200	6000	72000	250	7500	90000
Income from Services	1100	33000	396000	1200	36000	432000
Gross Profit	1300	39000	468000	1450	43500	522000
Less: Operating Costs						
Electricity bill		1600	19200		1700	20400
Night guard bill		300	3600		400	4800
Shop Rent		2000	24000		2000	24000
Mobile bill		600	7200		700	8400
Present salary/Drawings- self		12000	144000		12000	144000
Present Salary-Staff ()		8000	96000		8000	96000
Conveyance or Transport		2100	25200		2200	26400
Others (fees, Entertainment, TL renewal)		1100	13200		1200	14400
Non Cash Item:						
Depreciation Expenses		446	5350		446	5350
Total Operating Cost		28146	337752		28646	343752
Net Profit (C-D) = (E)		10854	130248		14854	178248
GT payback	30000			30000		
Retained Income:	82248				130248	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	130248	178248
1.3	Depreciation (Non cash item)	5350	5350
1.4	Opening Balance of Cash Surplus		87598
	Total Cash Inflow	215598	271196
2.0	Cash Outflow		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80000	30000
3.0	Net Cash Surplus	87598	223196

SWOT ANALYSIS

 Screening Skilled and experienced Relationship with GB Good communicational Skill Well known businessman 	WEAKNESS Less Stock
OPPORTUNITIE More Employment opportunity Expansion of business 	THREATS Competitors Theft





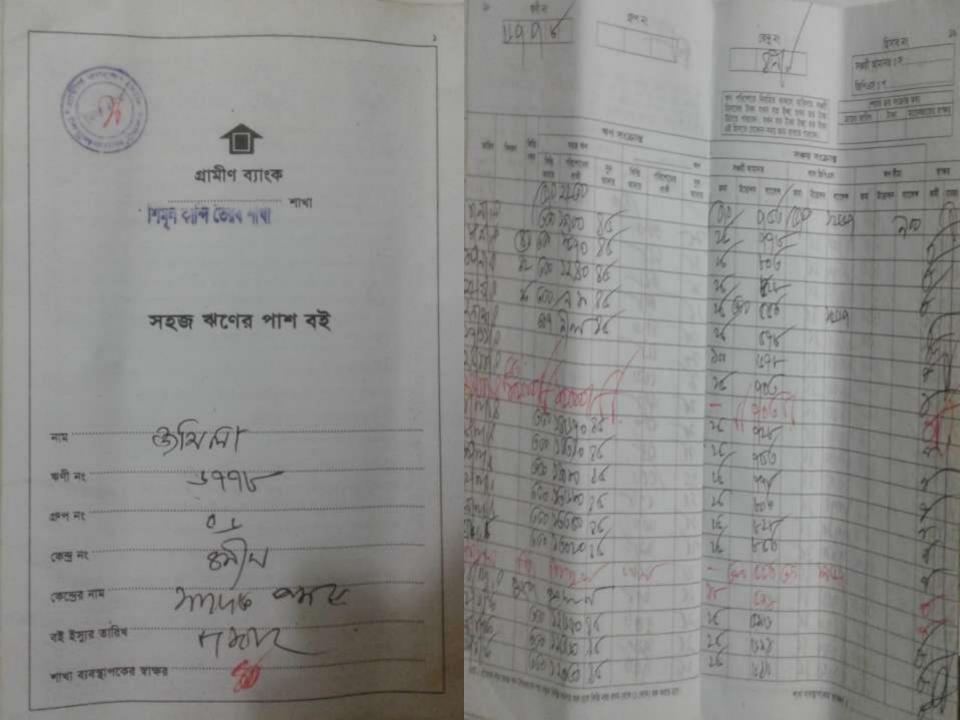




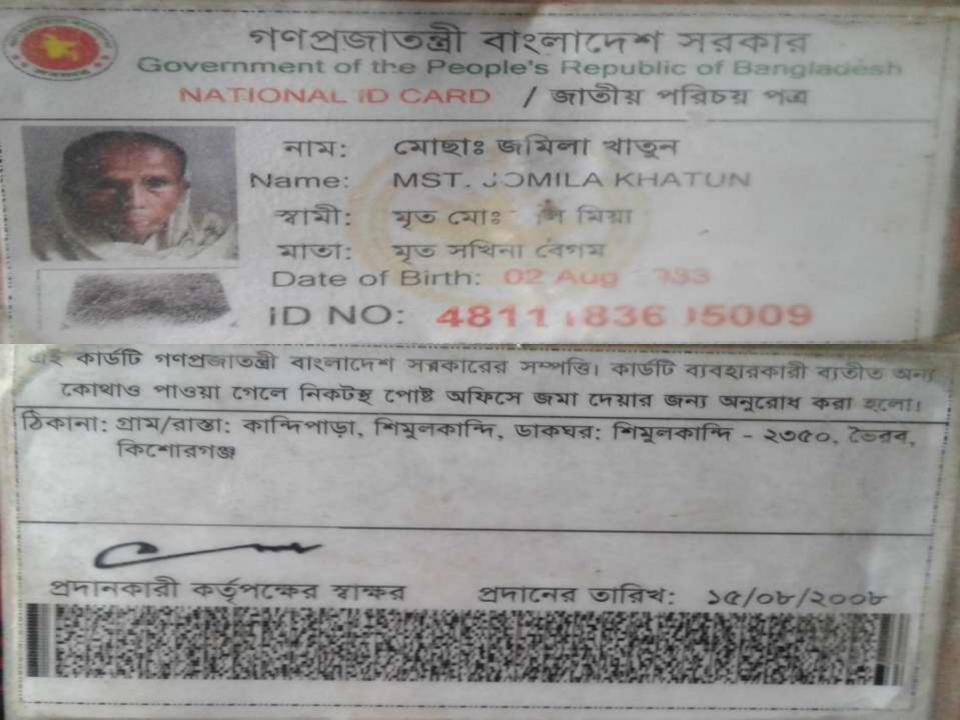












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শিমুলকান্দি ইউনিয়ন পরিষদ, উপজেলাঃ তৈরক, জেলাঃ কিপোরাগঞ্জ।

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2.1



Presented at 142th Internal Design Lab

On July 12, 2017 at GT

