

## Proposed NU Business Name: **FULY ENGINEERING WORKSHOP**



Project identification and prepared by: Md:Anarul,  
Mawna Unit, Gajipur

Project verified by Md. Rafiqul Islam



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

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

Name	:	<b>MD:ABUL HASHEM</b>
Age	:	01-03-1984(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brathers 01Sister
Address	:	Vill: Tapirbari,P.O: Talngra, P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MST:KHOSHADA</b>
(iii) Father's name	:	<b>MD AHAMMOD ALI</b>
(iv) GB member's info	:	Branch: Gazipur, Sreepur, Centre # 101(Male), Member ID: 4031/1, Group No: 04 Member since: 10/03/2013(12Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 18,350/-
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01941-334166
Mother's Contact No.	:	01782-784830
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD AHAMMAD ALI**; joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

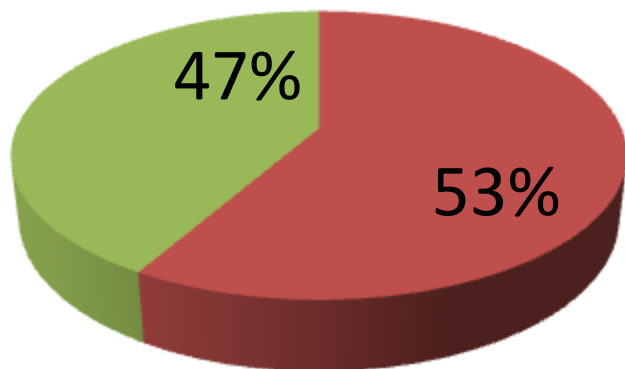
Business Name	:	<b>FULY ENGINEERING WORKSHOP</b>
Location	:	Dayoner chala mor ,Sreepur,Gazipur.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 71% Required Investment BDT 70,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15ft x 25ft= 375 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Angle bar,soundsystem,tayer,tube, etc.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Mawna.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Angle Bare,soundsystem,tayer,tube, etc.	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
Angle bare,soundsystem,tayer,tube, etc.	2,550	76,500	9,18,000
<b>Total variable Expense (B)</b>	2,550	76,500	9,18,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>4,50</b>	<b>13,500</b>	<b>1,62,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity bill		4,00	4,800
Transportation		5,00	6,000
Salary (self)		4,000	48,000
Entertainment		3,00	3,600
Genaretor		2,00	2,400
Mobile Bill		4,00	4,800
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,00</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Angle bar	56000	44800	1,00800
Z Bare	11200	11200	22,400
Squer Bare	22400	0	22,400
Sheet	24000	9600	33,600
Others	6400	4400	10,800
<b>Total</b>	<b>1,20,000</b>	<b>70,000</b>	<b>1,90,000</b>



## Source of Finance

- Entrepreneur's Contribution 140,000
- Investor's Investment 100,000
- Total 240,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Angel bar,soundsystem,tayer,tube, etc.	4,800	1,44,000	1,728,000	1,814,400
<b>Total Sales (A)</b>	4,800	1,44,000	1,728,000	1,814,400
<b>Less. Variable Expense</b>				
Angel bar,soundsystem,tayer,tube, etc.	4,080	1,22,400	1,468,800	1,542,240
				1,542,240
<b>Total variable Expense (B)</b>	4,080	1,22,400	1,468,800	
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>7,20</b>	<b>21,600</b>	<b>2,59,200</b>	<b>2,72,160</b>
<b>Less. Fixed Expense</b>				
Rent		1,200	14,400	14,400
Electricity bill		5,00	6,000	6,500
Transportation		7,00	8,400	8,600
Salary (self)		4,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000
Entertainment		5,00	6,000	6,500
Genareter		2,00	2,400	2,400
Mobile Bill		7,00	8,400	8,800
<b>Total Fixed Cost</b>		<b>10,800</b>	<b>1,29,600</b>	<b>1,31,200</b>
<b>Net Profit (E) [C-D)</b>		<b>10,800</b>	<b>1,29,600</b>	<b>1,40,960</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	1,29,600	1,40,960
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		69,220
	<b>Total Cash Inflow</b>	<b>1,99,600</b>	<b>2,10,180</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	18,380	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>1,30,380</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>69,220</b>	<b>1,68,180</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 08 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





















# FAMILY PICTURE

