



Grameen Kalyan

*Proposed NU Business Name : **Al Helal Engineering Workshop***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Al Helal Vill: Hatosh, Post: Haripur Upazilla : Kushtia, District: Kushtia
Age	:	30 Years
Marital status	:	Married.
No. of siblings:	:	5 (Five) brothers & 1 (One) sister.
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 (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Khaleda Begum</p> <p>Md. Ali Hossain</p> <p>Branch: Haripur, Group # 08, Centre # 28/M, Loan no.: 6466, Member since: 2010, First loan: Tk. 5,000, Last GB loan: 25,000, Outstanding: All Paid</p> <p>Nobin Udyokta (The entrepreneur himself)</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Workshop Business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	15 (Fifteen) years experiences in this business. Started business with BDT 1,00,000.
Other Own/Family Sources of Income	:	Other's income from business and they also assists me to run my workshop.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01722591256
National ID number	:	5017944285830
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 5,000 (Five thousand) and used the money in Workshop Business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>AI Helal Engineering Workshop.</i>
Address/ Location	:	Bottoil, Kushtia (Near Power Station)
Total Investment in BDT	:	BDT: 635,000
Financing	:	Self BDT : 285,000 (from existing business) Required Investment BDT : 350,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	(i) On average 20% (ii) On average 20% (iii) Keeping adequate sand and ensure source of water with precaution.

INFO ON EXISTING BUSINESS OPERATIONS

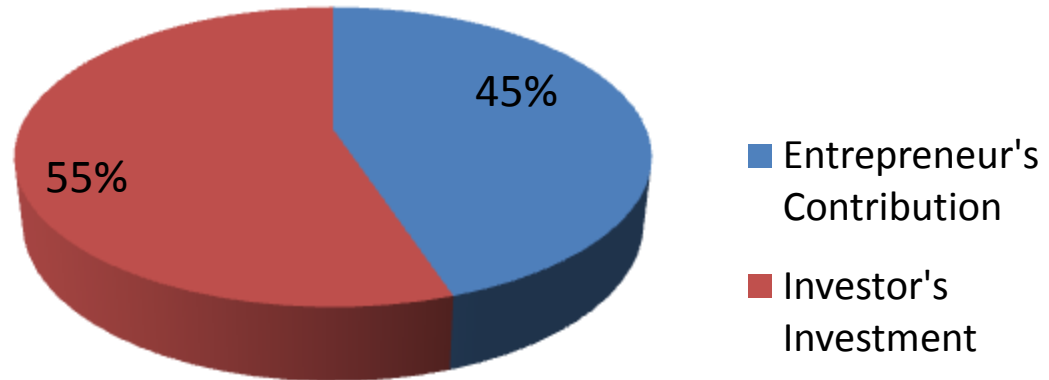
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	78,000	936,000
Less: Cost of sales (B):	2,400	62,400	748,800
Gross profit (GP) [C=(A-B)]	600	15,600	187,200
Less: Operating Costs:			
Electricity bill		1500	18,000
Shop Rent		2000	24,000
Night guard bill		250	3,000
Mobile bill		200	2,400
Wages		2,000	24,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses		2750	33,000
Total Operating Cost (D)		9,200	110,400
(C-D)Net Profit:		6,400	76,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Leath Machine (Existing Sheema Bharat 6.5 feet) & (Proposed Pathok Bharat 8.5 feet-Second hand)	180,000	350,000	530,000
Shop Advance	40,000	0	40,000
Repair welding machine (02 Pcs.)	20,000	0	20,000
Big drill machine (01 Pcs.)	20,000	0	20,000
Others	20,000		20,000
Cash in Hand	5,000		5,000
Total Capital	285,000	350,000	635,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	285,000	45
Investor's Investment	350,000	55
Total Investment	635,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	8,000	208,000	2,496,000	8,800	228,800	2,745,600	9,680	251,680	3,020,160
Less: Cost of sales (B)	6,400	166,400	1,996,800	7,040	183,040	2,196,480	7,744	201,344	2,416,128
Gross profit (GP) [C=(A-B)]	1,600	41,600	499,200	1,760	45,760	549,120	1,936	50,336	604,032
Less: Operating Costs:									
Electricity bill		2,000	24,000		2,200	26,400		2,420	29,040
Shop Rent		2,000	24,000		2,200	26,400		2,420	29,040
Wages		8,000	96,000		8,800	105,600		9,680	116,160
Night guard bill		250	3,000		275	3300		303	3,630
Transportation		500	6,000		550	6,600		605	7,260
Mobile bill		300	3,600		330	3,960		363	4,356
Proposed salary		5,000	60,000		5,500	66,000		6,000	72,000
Other Expenses		500	6,000		550	6,600		605	7,260
Non Cash Item:									
Depreciation Expenses		7,125	85,500		7837.5	94,050		8621.25	103,455
Total Operating Cost (D)		25,675	308,100		28,243	338,910		31,017	372,201
(C-D)Net Profit:		15,925	191,100		17,518	210,210		19,319	231,831
Retained Income:			191,100			210,210			231,831

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after Three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>
Cash inflow			
Opening Balance	5,000	426,100	486,310
Capital Infusion by UDYOKTA			
Capital Infusion by Investor	350,000		
Sales	2,496,000	2,745,600	3,020,160
Total Receipts	2,851,000	3,171,700	3,506,470
Cash Outflow:			
Cost of goods sold	1,996,800	2,196,480	2,416,128
Operating expenses	308,100	338,910	372,201
Return to investor	120,000	150,000	150,000
Total payment	2,424,900	2,685,390	2,938,329
Closing Balances	426,100	486,310	568,141

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1
Future employment: 0
- Skill and experience;
- Good Reputation;
- Ownership in his own name;
- Keeping books of record.

OPPORTUNITIES

- Location of shop;
- Fixed customer;
- Investor's money will be payback in Three years.

WEAKNESS

- Can not supply products as per demand lack of sufficient capital.

THREATS

- Credit Sales

Presented at 2nd SB Design Lab on March 21st, 2015
at GK Lab

Thank you

Pictures

My mother and me







Trade License

কুষ্টিয়া পৌরসভা
(ট্রেড লাইসেন্স)

ফর্ম নং-২৩

বই নং- ২০৬
সন ১৯৮৭

ক্রমিক নং 10396
শ্রেণী নং-

১৯৭৭ সনের পৌরসভা অধ্যাদেশ এর ও ১৯৮৩ সনের পৌরসভা (ট্রেড লাইসেন্স) এর কর ধারা ও কর সংক্রান্ত অঙ্গায় ৯ ধারা অনুযায়ী পৌর এলাকায় জৌগোলিক সীমানার মধ্যে অবস্থিত নিম্নে বর্ণিত ব্যবসার জন্য ব্যক্তি/প্রতিষ্ঠানের অনুকূলে টাঃ = ৫০০/-
(= ০৯৮ ৩১৬ টাকা মাত্র.)

ব্যক্তি স্বীকার অর্থে অনুমতি পর প্রদান করা হইল।
ইহার মেয়াদ ২০১৫ সনের ৩০শে জুন পর্যন্ত বলবৎ থাকিবে।

নাম/প্রতিষ্ঠানের নাম **আল হেলাল ইন্ডিয়ায়ি বালুঘর**
শ্রী/মালিকের নাম **শ্রী. শ্রী. আল হেলাল**
ঠিকানা/অবস্থান **লালমারি সুদার চাকর, ৩৬ টেন. হিঙ্গল**
ব্যবসার ধরণ **সুপার/সুপার**

স্বাক্ষর	তারিখ
	০৯/০৬/১৫
	১৫
	৫১৬/-

অনুমোদিত/নির্বাহী অফিসার, সচিব
কুষ্টিয়া পৌরসভা।

১৫/০৬/১৫

• নিম্নলিখিত পৌরসভার পরিদপ্তরে প্রাপ্য • অঙ্গায়ের শহর পরিদপ্তর প্রাপ্য • অন্য সূত্রা নির্দিষ্ট প্রাপ্য।

Thank You