

Proposed NU Business Name: S M MACHINERIES AND ENGINEERING WORKSHOP



Project identification and prepared by: Shohel Mollah,
Jamurkee Unit, Tangail

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASHRAFUL ISLAM
Age	:	10-11-1989 (25 Years)
Education, till to date	:	B.A Honors pass
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers
Address	:	Vill: Kaoalipara P.O: Bhabkhondo P.S: Mirjapur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	KHALEDA BEGUM
(iii) Father's name	:	ABDUL AZIZ KHAN
(iv) GB member's info	:	Branch: Banail Mirjapur, Centre # 08 (Male), Member ID: 1111, Group No: 02 Member since: 02-02-1985 (30 Years) First loan: 2,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-501673
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Abdul Aziz Khan is a member of Grameen Bank since 30 years. At first he took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	S M MACHINERIES AND ENGINEERING WORKSHOP
Location	:	Bhabkhondo bazaar, Mirjapur, Tangail
Total Investment in BDT	:	BDT 5,40,000
Financing	:	Self BDT 3,40,000 (from existing business) 63% Required Investment BDT 2,00,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 6,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pipe, Fittings and various parts.▪Water pump are fitting, repairing and sales from here.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Tangail.▪The shop is rented▪Agreed grace period is 4 months.

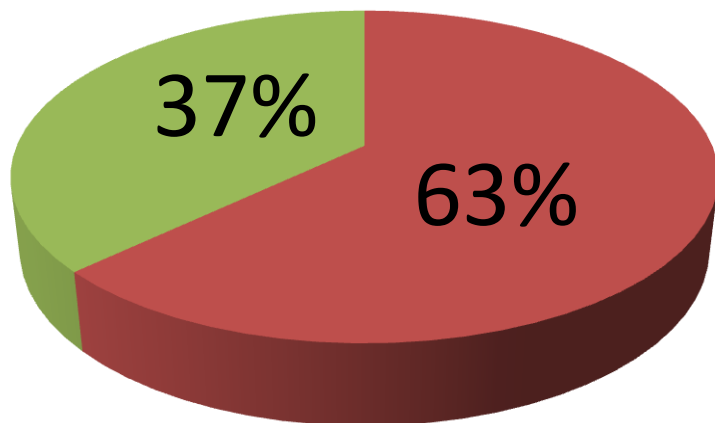
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pipe, Fittings,Water pump and various parts	2,900	87,000	1,044,000
Repairing	300	9,000	108,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Pipe, Fittings,Water pump and various parts	2,320	69,600	835,200
Repairing	60	1,800	21,600
Total variable Expense (B)	2,380	71,400	856,800
Contribution Margin (CM) [C=(A-B)]	820	24,600	295,200
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1,800	21,600
Mobile Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Entertainment		300	3,600
Guard		70	840
Total fixed Cost (D)		14,670	176,040
Net Profit (E) [C-D]		9,930	119,160

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pipe, Fittings, Bearing, Screw	1,50,000	1,00,000	2,50,000
Water pump, Motor	1,00,000	80,000	1,80,000
Various Parts	50,000	20,000	70,000
Lathe Machine	20,000	-	20,000
Security	20,000	-	20,000
Total	3,40,000	2,00,000	5,40,000

Source of Finance



- Entrepreneur's Contribution 340,000
- Investor's Investment 200,000
- Total 540,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Pipe, Fittings,Water pump and various parts	4,500	135,000	1,620,000	1,701,000	1,786,050
Repairing	400	12,000	144,000	151,200	158,760
Total Sales (A)	4,900	147,000	1,764,000	1,852,200	1,944,810
Less. Variable Expense					
Pipe, Fittings,Water pump and various parts	3,600	108,000	1,296,000	1,360,800	1,428,840
Repairing	80	2,400	28,800	30,240	31,752
Total variable Expense (B)	3,680	110,400	1,324,800	1,391,040	1,460,592
Contribution Margin (CM) [C=(A-B)	1,220	36,600	439,200	461,160	484,218
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		1,800	21,600	22,000	23,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		500	6,000	6,000	6,000
Guard		70	840	1,000	1,200
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		16,953	203,440	206,500	210,200
Net Profit (E) [C-D)		19,647	235,760	254,660	274,018
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	235,760	254,660	274,018
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		159,760	338,420
	Total Cash Inflow	439,760	418,420	616,438
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	159,760	338,420	536,438

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures





























আর এফ এল

এসডাব্লিউআর পাইপ
বাড়ীর সুরক্ষায় এক্কেবারে ফিট

পরিবেশকঃ মেসার্স এমএস মেশিনারিজ | ক্রান্তন সিংগাপুর, টাঙ্গাইল। ০১৭২৮০০০১৮৮







৪০৪০৪০

জিহান বাবু, ছবি-১

ফোন: ৯১০০৬ ৯৫৪৪৪ ৩৩৩

স্বাক্ষর -
 ফোন: ৯১০০৬ ৯৫৪৪৪ ৩৩৩
 ফোন-৩৩৩ - জাতিসংঘ, ফোন- ৯১০০৬ - ৩৩৩
 ফোন: ৯১০০৬, ফোন- ৯১০০৬ - ৩৩৩
 জাতি - সুখান বাবু

স্বাক্ষর -
 ১/ জিহান বাবু
 ২/ ইমদাদ আলী বাবু

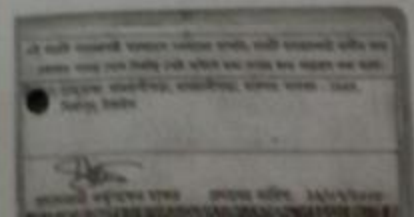
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 দফা ইউ, পি ডিবি
 (১১) বিসি ডিবি

শেং বানাইল ইউনিয়ন পরিষদ কার্যালয়
ট্রেড লাইসেন্স

১. নাম: সি. এ. মেসারীসহিত বসু ইন্ডাস্ট্রিয়াল এন্ড
 ২. পোতা: শ্রী সোনারগাঁও ইন্ডাস্ট্রিয়াল
 ৩. পিতা/স্বামীর নাম: সাবুন আফিকুল শাহ
 ৪. ঠিকানা (হোম): সাতরাঙ্গা পাড়া বঙ্গ জামনাও
উপকূল দিগ্বিদ্যুর বঙ্গনা ইন্ডাস্ট্রিয়াল
২০০৮ ইন্ডাস্ট্রিয়াল
 ৫. পেশার নাম: শ্রী সোনারগাঁও ইন্ডাস্ট্রিয়াল

২০০৮-২০১৩ সাল পর্যন্ত বঙ্গ জামনাও ইন্ডাস্ট্রিয়াল
 বঙ্গ জামনাও ইন্ডাস্ট্রিয়াল পরিষদের কর এই লাইসেন্স মঞ্জুর করা হইবে।

১১/০৮/১৩



FAMILY PICTURE

