

A Nobin Udyokta Project

Proposed NU Business Name : **Rashedul Engineering Workshop**



NU Identified and PP Prepared :

Md. Sohrab Hossain (Manikgonj Unit)

Verified by : Md. Nazmul Karim/Md. Khalilur
Rahman

Presented by :

Md. Rashedul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Rashedul Islam
Age	:	27 years
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	2 Brothers,1 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Rohima Begum
(iii) Father's name	:	Mr. Moslem Uddin
(iv) GB member's info	:	Branch: Dhakuli. Centre #24(M), Loanee no.: 5178/1 Member since : 1985 First loan: Tk. 5,000 Total Amount Received: Tk. 3,10,000 Existing loan: Tk. 30000 Outstanding: 27900
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class 6

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

Present Occupation	:	Business (Making Steel items)
Trade License		723
Business Experiences and Training Info	:	8 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01713594482
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1985. At first she took a loan amount BDT 5,000 from Grameen Bank. She invested BDT 1,00,000 in shoe shop using GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rashedul Engineering Workshop
Address/ Location	:	Jute Research Gate, Jagir, Manikganj,
Total Investment in BDT	:	4,10,000
Financing	:	Self BDT : 2,10,000 (from existing business) - 51 % Required Investment BDT : 2,00,000 (as equity) - 49%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 8,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items: Advance : 35,000 Angle : 15,000 Square bar :10000 Z bar :15000 Patti : 25000 Plain sheet : 20000 others : 10000 Machinerries Items: Welding machine 3 : 50,000 Drill machine 1 :10000 Scale 1 : 10000 others :10000	2,10,000		
i. Proposed Stock Items: Angle (990 kg *50.50) : 50,000 Square bar :20000 Z bar(485 kg*51.50) :25000 Patti (930 kg *48.50) : 45000 Plain sheet(412 kg*85) : 35000 Square bar(485kg*51.50) : 25000 Others : 10000		2,00,000	
Total Capital	2,10,000/-	2,00,000/-	4,10,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	5000	150000	180000
<i>Less: Cost of sales</i>		120000	1440000
Profit (20%) [A]	1000	30000	360000
<i>Less: Operating Costs</i>			
Electricity bill		1400	16800
Shop Rent		1700	20400
Entertainment		300	3600
Mobile bill		500	6000
Present salary/Drawings- self		7000	84000
Present salary-Employee (no. of employee : 02)		8000	96000
Others (Chada, Conveyance)		300	3600
Non Cash Item:			
Depreciation Expenses		1000	12000
Total Operating Cost (D)		20200	242400
Net Profit (C-D):		9800	117600

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
Sales (A)	5500	165000	1980000	6000	180000	2160000	7000	210,000	2520,000
<i>Less: Cost of sales (B)</i>			1584000		144000	1728000		168000	2016,000
Profit (20%) (C=A+B)	1100	33000	396000	1200	36000	432000	1400	42000	504000
<i>Less: Operating Costs</i>									
Electricity bill		1500	18000		1600	19200		1600	19200
Shop Rent		1700	20400		1700	20400		1700	20400
Entertainment		400	4800		400	4800		400	4800
Mobile bill		600	7200		600	7200		600	7200
Present salary/Drawings- self		7000	84000		7000	84,000		7000	84000
Present salary-Employee (no. of employee : 02)		8000	96000		10000	120000		10000	120000
Others (Conveyance)		400	4800		400	4800		400	4800
Depreciation Expenses		1000	12000		1000	12000		1000	12000
Total Operating Cost (D)		21600	253200		23700	284400		23700	284400
Net Profit (C-D)		11400	136800		12300	147600		18300	219600
GT payback			80000			80000			80,000
Retained Income:			56800			67600			139,600

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000	-	-
1.2	Net Profit	136800	147600	219,600
1.3	Depreciation (Non cash item)	12000	12000	12000
1.4	Opening Balance of Cash Surplus	-	40900	120500
	Total Cash Inflow	348800	200500	352,100
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000	-	-
2.2	Payment of GB Loan*	27900	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	307,900	80,000	80,000
3.0	Net Cash Surplus	40900	1205,00	272100

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Availability of Products Sourcing.➤ Skilled & 8 Years of Experience➤ Position of his store beside Highway.	<p>WEAKNESS</p> <ul style="list-style-type: none">➤ Opponent in same areas➤ Less Stock
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">➤ Expansion Of Business➤ To acquire financial solvency	<p>THREATS</p> <ul style="list-style-type: none">➤ Fire➤ Theft

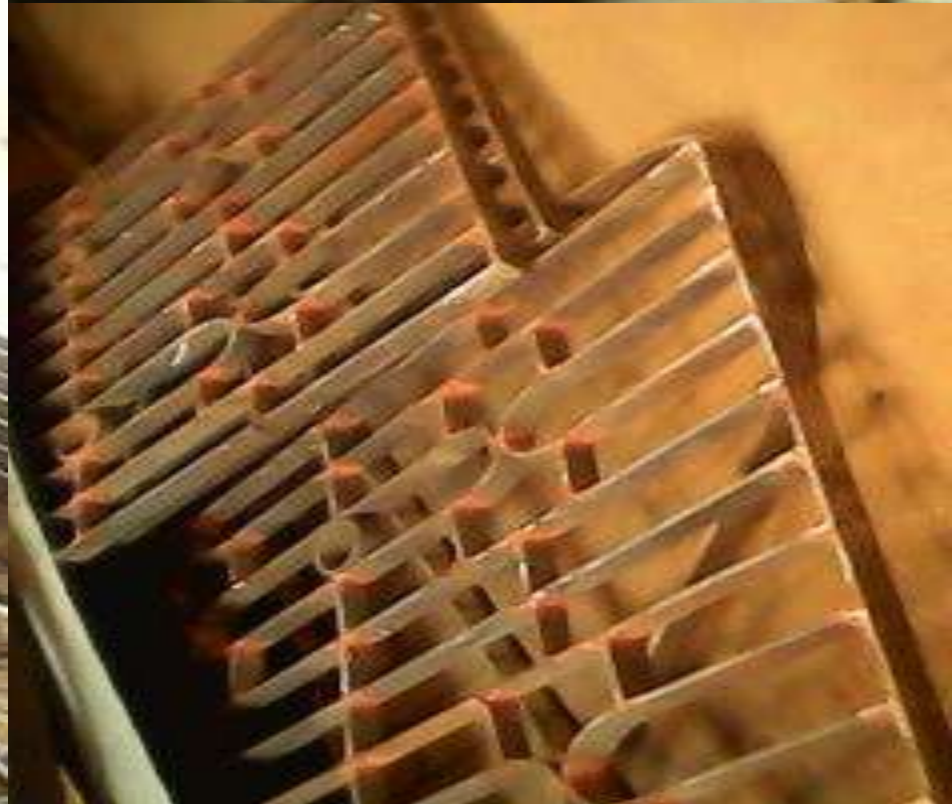
Pictures















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Thank You