

Proposed NU Business Name: **AL AMIN ENGINEERING WORKSHOP**



Project identification and prepared by: Md Anser Ali
Elanga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOHEL RANA
Age	:	5-2-1987 (30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: PatitaKandi P.O: Shahe Anehola, P.S: Ghatail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST ANOWARA BEGUM
(iii) Father's name	:	MD. AJMAN ALI
(iv) GB member's info	:	Branch: Anehola Ghatail, Centre # 11(Female), Member ID: 1964, Group No: 04 Member since: 19-5-1986 (30Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 16,000/-, Outstanding loan: Nill
(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 01 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-757703
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MESS ANOWARA BEGUM joined Grameen Bank since 30 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Dairy Farm business.

Proposed Nobin Udyokta Business Info

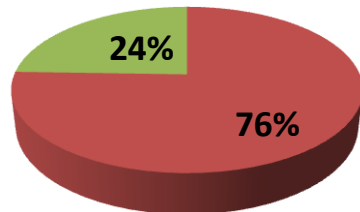
Business Name	:	AL AMIN ENGINEERING WORKSHOP
Location	:	Patitakandi, Tangail
Total Investment in BDT	:	BDT 245,000/-
Financing	:	Self BDT 185,000/-(from existing business) 76% Required Investment BDT 60,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	27 ft x 12 ft= 324 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Window Grill, Door, Engel, Square bar etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing two employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Vowapur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Window Grill, Door, Engel, Square bar etc.	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Window Grill, Door, Engel, Square bar etc.	2,560	76,800	921,600
Total variable Expense (B)	2,560	76,800	921,600
Contribution Margin (CM) [C=(A-B)	640	19,200	230,400
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (2 Staff*2000tk)		4,000	48,000
Transportation		1,500	18,000
Entertainment		200	2,400
Security Guard		200	2,400
Generator		100	1,200
Total fixed Cost (D)		12,800	153,600
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Window Grill	12	4,000	48,000				48,000
Mistshev	3	4,000	12,000				12,000
Door Wood	4	4,000	16,000				16,000
Door	2	6,000	12,000				12,000
Engel	500	44	22,000	500	44	22,000	44,000
Square Bar	500	44	22,000	500	44	22,000	44,000
Belconi reling	1	4,000	4,000				4,000
Anla	2	2,000	4,000				4,000
Pati				400	40	16,000	16,000
Security	1	45000	45000				
Total	1024		185,000	1400		60,000	245,000

Source of Finance



- Entrepreneur's Contribution 185,000
- Investor's Investment 60,000
- Total 245,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Window Grill, Door, Engel, Square bar etc.	3,800	114,000	1,368,000	1,436,400	1,508,220
Total Sales (A)	3,800	114,000	1,368,000	1,436,400	1,508,220
Less. Variable Expense					
Window Grill, Door, Engel, Square bar etc.	3,040	91,200	1,094,400	1,149,120	1,206,576
Total variable Expense (B)	3,040	91,200	1,094,400	1,149,120	1,206,576
Contribution Margin (CM) [C=(A-B)]	760	22,800	273,600	287,280	301,644
Less. Fixed Expense					
Rent		500	6,000	6,300	6,615
Electricity Bill		1,300	15,600	16,380	17,199
Mobile Bill		400	4,800	5,040	5,292
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		4,000	48,000	50,400	52,920
Transportation		1,800	21,600	22,680	23,814
Entertainment		300	3,600	3,780	3,969
Security Guard		200	2,400	2,520	2,646
Generator		100	1,200	1,260	1,323
Total Fixed Cost		13,600	163,200	168,360	173,778
Net Profit (E) [C-D]		9,200	110,400	118,920	127,866
Investment Payback			24,000	24,000	24,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	110,400	118,920	127,866
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86,400	181,320
	Total Cash Inflow	170,400	205,320	309,186
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	86,400	181,320	285,186

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 8 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

Pictures



Advertisement for a mobile service, possibly related to mobile banking or insurance, with various text and graphics.

Advertisement for a mobile service, possibly related to mobile banking or insurance, with various text and graphics.

Advertisement for a mobile service, possibly related to mobile banking or insurance, with various text and graphics.

Handwritten text on the green desk, possibly a name or address.













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