

Proposed NU Business Name: ISLAMIA ENGINEERING WORKSHOP

Project identification and prepared by: Md. Delwer Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAMID
Age	:	03/02/1984 (33Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Kapashia, P.O: Kapashia, P.S: Kapashia, Dist: Gazipur
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. MEHERUN NESA
(iii) Father's name	:	ABUL HASHEM
(iv) GB member's info	:	Branch: Kapashia, Centre # 75 (Female), Member ID: 11089, Group No: 10 Member since: 23/01/2011 to 2016 (5 Years) First Loan: BDT 15,000 /-, Last Loan: BDT 22,000/-, Outstanding Loan: Nil
Further Information:		
(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	:	07 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01708-880320
Family's Contact No.	:	01742-397695
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MEHERUN NESHA joined with Grameen Bank for 05 years. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ISLAMIA ENGINEERING WORKSHOP
Location	:	Kapashia Eidgah Bazar, Gazipur
Total Investment in BDT	:	BDT 1,35,000/-
Financing	:	Self BDT 85,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 12 ft = 240 sq. ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Square Bar, Angle, Jed Bar, S.M.S. Wire etc.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Rajabari, Sreepur.▪Agreed grace period is 3 months.

Existing Business

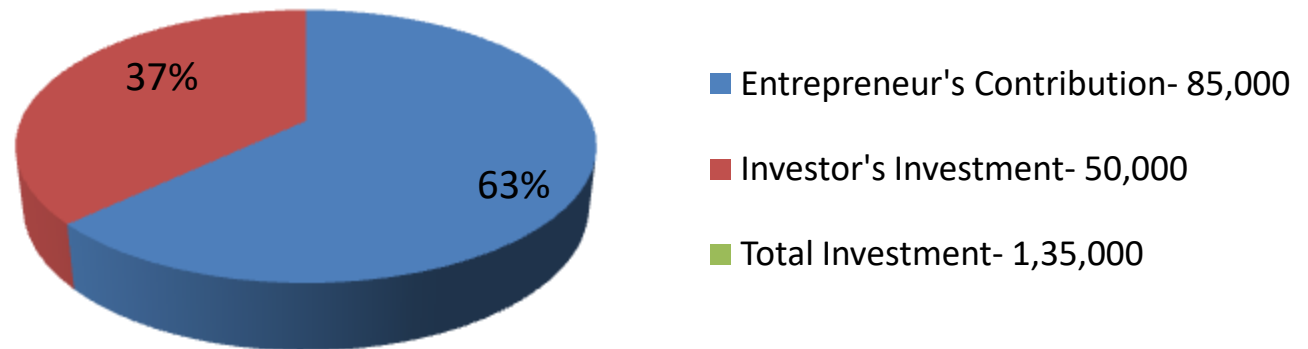
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Square Bar, Angle, Jed Bar, S.M.S. Wire etc.		1,00,000	12,00,000
Total Sales (A)		1,00,000	12,00,000
Less. Variable Expense			
Square Bar, Angle, Jed Bar, S.M.S. Wire etc.		75,000	9,00,000
Total variable Expense (B)		75,000	9,00,000
Contribution Margin (CM) [C=(A-B)]		25,000	3,00,000
Less. Fixed Expense			
Rent		2,800	33,600
Electricity Bill		1,000	12,000
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Salary (staff)		4,000	48,000
Total fixed Cost (D)		12,750	1,53,000
Net Profit (E) [C-D]		12,250	1,47,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Square Bar	800 Kg	56	44,800	600 Kg	56	33,600	78,400
Angle	250 Kg	52	13,000	200 Kg	52	10,400	23,400
Jed Bar	150 Kg	59	8,850	50 Kg	59	2,950	11,800
S.M.S. Wire	250 Kg	63	15,750	50 Kg	61	3,050	18,800
Other Items	-	-	2,600	-	-	-	2,600
Total			85,000			50,000	1,35,000

Source of Finance



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Square Bar, Angle, Jed Bar, S.M.S. Wire etc.		1,30,000	15,60,000	16,38,000	17,19,900
Total Sales (A)		1,30,000	15,60,000	16,38,000	17,19,900
Less. Variable Expense					
Square Bar, Angle, Jed Bar, S.M.S. Wire etc.		97,500	11,70,000	12,28,500	12,89,925
Total variable Expense (B)		97,500	11,70,000	12,28,500	12,89,925
Contribution Margin (CM) [C=(A-B)]		32,500	3,90,000	4,09,500	4,29,975
Less. Fixed Expense					
Rent		2,800	33,600	33,600	33,600
Electricity Bill		1,000	12,000	13,200	15,600
Transportation		800	9,600	12,000	15,600
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		4,000	48,000	48,000	48,000
Total Fixed Cost		13,100	1,57,200	1,61,100	1,67,300
Net Profit (E) [C-D]		19,400	2,32,800	2,48,400	2,62,675
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	2,32,800	2,48,400	2,62,675
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2,12,800	4,41,200
	Total Cash Inflow	2,82,800	4,61,200	7,03,875
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	2,12,800	4,41,200	6,83,875

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 01
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

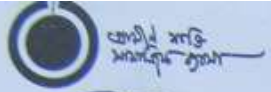
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা

১৬

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

রর নাম:

ইসলামিয়া ইন্ডিয়ানিয়া ওয়ার্কশপ

টের নাম:

কাপাসিয়া, গাওঁপুৰ প্রকল্প প্রস্তাব গ্রহণের তারিখ:

জার সংক্ষিপ্ত জীবন বৃত্তান্ত:

স্মা: হামিদ

৩৩ বছর জন্ম তারিখ: ০৩/০২/১৯৮৬

জাতীয় পরিচয়পত্র নম্বর:

গত যোগ্যতা:

৮ম শ্রেণী

ইক অবস্থা:

বিবাহিত

মেয়ের সংখ্যা:

১গেয়ে

বোনের সংখ্যা:

২ভাই ২বোন

ান ঠিকানা: গ্রাম:

কাপাসিয়া পো: কাপাসিয়া

থানা: কাপাসিয়া

পো:

থানা:

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কাপাসিয়া









FAMILY PICTURE

