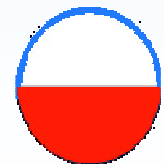


**A Nobin Udyokta Project**  
**Bismillah Engineering Workshop**



**Project by : Md Topayal Hossain**  
**Identified by: Mohammad Habibur Rahman**  
**Verified By: Abdul Alim**

**Dakkhin Matlab Unit**  
**Anchal-1, Chandpur**  
**GRAMEEN**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<b>Md Topayal Hossain</b>
Age	:	06/03/1984 (33 Years)
Marital status	:	Married
Children	:	01 son & 0 Daughter
No. of siblings:	:	07 brothers and 0 Sister
<b>Parent's and GB related Info</b> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Hosnanra Begum Delwar Hossain Member since: 12/08/2008 Branch: Narayonpur, Centre no.38/m, Group: 06 Loanee No. 3429/1 First loan: Tk. 5000 Existing loan: Tk 00 Outstanding: Tk.00
<b>Further Information:</b> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	N/A N/A N/A N/A N/A
Education, till to date	:	Degree

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Steel Furniture Business
Trade License Number	:	56/2017-2018
Business Experiences	:	08 years.
Other Own/Family Sources of Income	:	Business, (His another fathers are businessmen)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01834879471
NU Project Source/Reference	:	GT Matlab Dakkhin Unit Office, Chandpur.

## BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 12/08/2008. At first his mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in her Husband's business. They gradually improved their life standard through GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Bismillah Engineering Workshop</b>
Address/ Location	:	Charpyali Bazer,dukkhin Matlab, Chandpur
Total Investment in BDT	:	430000/-
Financing	:	Self BDT :350000 (from existing business) - 81% Required Investment BDT : 80000 (as equity) -19%
Present salary/drawings from business (estimates)	:	BDT 7000
Proposed Salary		<b>BDT 8000</b>
Proposed Business % of present gross profit margin	:	<b>10%</b>
Estimated % of proposed gross profit margin	:	<b>10%</b>
Agreed grace period	:	<b>2 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	11000	330000	3960000
<i>Less: Cost of sale (B)</i>	9900	297000	3564000
<b>Gross Profit 10% (A-B)= [C]</b>	1100	33000	396000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		1000	12000
Night Guard Bill		200	2,400
Rent		900	10800
Mobile Bill		300	3600
Salary from Business (Self)		7,000	84,000
Salary from Business ( 02 Employee)		8000	96000
Others (Entertainment)		400	4800
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses(80000*10%)		667	8000
<b><i>Total Operating Cost (D)</i></b>		<b>18467</b>	<b>221604</b>
<b>Net Profit (C-D):</b>		<b>14533</b>	<b>174396</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present items:</b>			
<b>Decoration</b>	20000		350000
<b>Machine:</b>	70000		
<b>Advance:</b>	40000		
<b>Present Goods Items (*) :</b>	220000		
<b>Proposed Items (**) :</b>		80000	80000
<b>Total Capital</b>	<b>350,000</b>	<b>80000</b>	<b>430000</b>

**(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide**

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

Product name	Amount
Steel Materials	40000
Almirah ( 05 pcs)	60000
Showcase (03 pcs)	27000
Wall Cabinet (02 pcs)	28000
Shelf (03 pcs)	20000
Windows	25000
Others	20000
<b>Total Present Stock</b>	<b>220000</b>

## Proposed Item

Product Name	Amount
Steel Materials	50000
Wilding Machine	30000
<b>Total :</b>	<b>80000</b>



# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	12000	360000	4320000	14000	420000	5040000
<b>Less: Cost of Sale (B)</b>	10800	324000	3888000	12600	378000	4536000
<b>Profit 10% (A-B)=(C)</b>	<b>1200</b>	<b>36000</b>	432000	<b>1400</b>	<b>42000</b>	<b>504000</b>
<b>Less operating cost :</b>						
Electricity bill		1000	12000		1100	13200
Mobile Bill		350	4200		400	4800
Salary- self		8000	96000		9000	108000
Salary- Employee		9000	108000		10000	120000
Shop Rent		900	10800		900	10800
Others		400	4800		500	6000
Depreciation Expenses		667	8000		667	8000
<b>Total Operating Cost (F)</b>		<b>20317</b>	<b>243804</b>		<b>22567</b>	<b>270804</b>
<b>Net Profit =(E-F)</b>		<b>15683</b>	<b>188193</b>		<b>19433</b>	<b>188193</b>
<b>GT payback</b>		<b>48000</b>			<b>48000</b>	
<b>Retained Income:</b>		<b>140193</b>			<b>185196</b>	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80000	00
1.2	Net Profit (Ownership Tr. Fee added back)	<b>188193</b>	<b>188193</b>
1.3	Depreciation (Non cash item)	8000	8000
1.4	Opening Balance of Cash Surplus	00	148193
	<b>Total Cash Inflow</b>	<b>276196</b>	<b>344386</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80000	00
2.2	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
2.3	Payment of GB loan	00	00
	<b>Total Cash Outflow</b>	<b>128000</b>	<b>48000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>148193</b>	<b>296386</b>

# SWOT Analysis



## **S**TRENGTH

- Skill and 08 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

## **W**EAKNESS

- Lack of investment

## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

## **T**HREATS

- New competitor may be present
- Political Unrest
- Theft

# Photographs



# Photograph



# Photographs



# Photograph



# Photograph





# Photograph



# Photographs



# Photographs



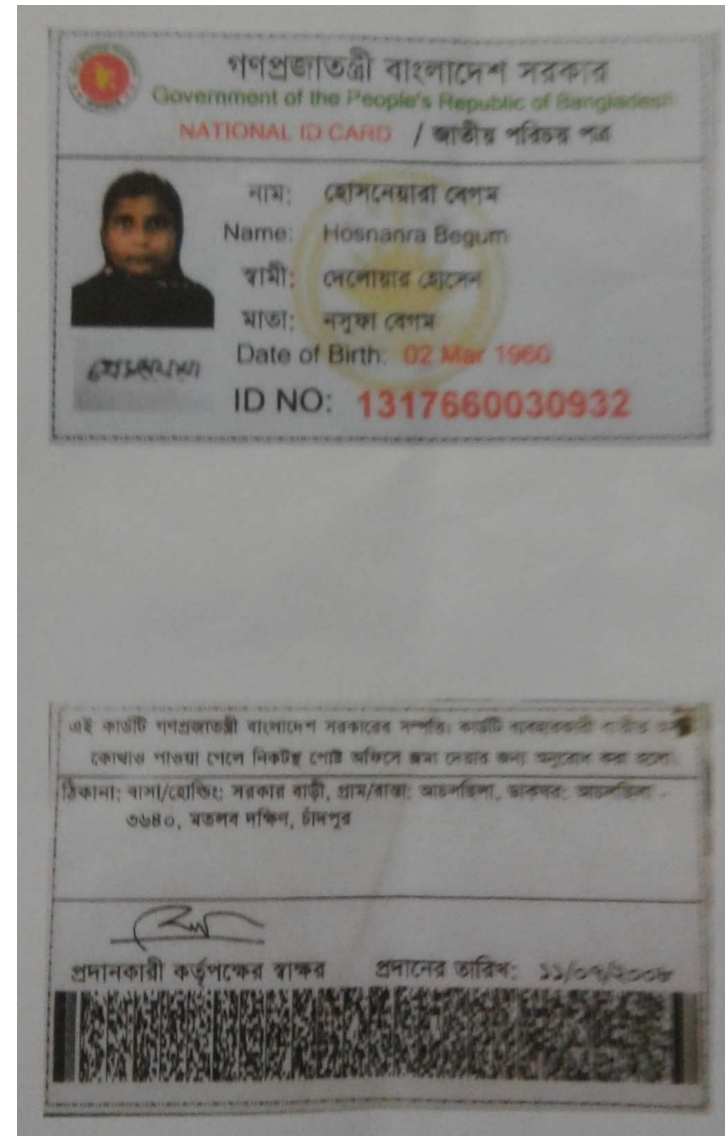
# Photographs



# Photographs



# Photographs





# Photographs



ইউঃ পঃ ৭নং ফরম  
(১২ [১] নং বিধান দ্রষ্টব্য)

০৫ নং উপাদান উত্তর ইউনিয়ন পরিষদ

ডাকঘর আড়া বাজার উপজেলা মতলা (দ.) জেলা চাঁদপুর বাংলাদেশ।

**ব্যবসা বাণিজ্যের লাইসেন্স** তারিখ ০৯/০৭/২০১৭

লাইসেন্স নং ০৫/ ২০১৭-২০১৮

দোকান প্রতিষ্ঠানের নাম বিসালার সিজিয়ারি ওয়ার্কশপ

লাইসেন্স প্রাপকের নাম শ্রী: তোহায়েল হোসেন

পিতা/স্বামীর নাম দেলোয়ার হোসেন

ঠিকানা গ্রাম: আটলাছিয়া, (শ্রী: আটলাছিয়া, মতলা (দ.), চাঁদপুর

অত্র ইউনিয়নের আওতাধীনে ও বাহিরে ০৯/০৭/২০১৭ তারিখ হইতে ০৯/০৬/২০১৮

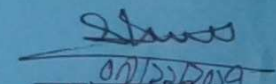
এক বৎসরকাল হিসাবে তাহার আটলাছিয়া, আড়া বাজার

ব্যবসায়ের ধরণ ওয়ার্কশপ

ব্যবসা চলাইয়া যাওয়ার জন্য তৎকর্তৃক ২৬০৮ টাকা

(কথায় দুই হাত এক টাকার মাত্র) টাকা মাত্র

প্রদত্ত হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল।

  
০৯/০৭/২০১৭  
চেয়ারম্যান  
মোঃ শাহিদ উল্লাহ  
চেয়ারম্যান  
৭নং উপাদান উত্তর ইউনিয়ন পরিষদ  
মতলাব দক্ষিণ, চাঁদপুর।





***Presented at***

**190th Internal Design Lab**

**(46th Regional Lab)**

**On 16 November, 2017 at Chandpur**

