

Proposed NU Business Name: **MS ERSHAD ENGINEERING WORKSHOP**



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## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |  |
|--|---|--|
| Name   | : | <b>ERSHAD ALI</b>  |
| Age  | : | 05-03-1984 (31 Years)  |
| Education, till to date                          | : | Class Five   |
| Marital status                                   | : | Married  |
| Children   | : | Nil  |
| No. of siblings:                                 | : | 3 Brothers and 1 Sister  |
| Address  | : | Vill: West Pakutiya, P.O: Pakutiya, 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                               | : | <b>AYESHA KHATUN</b>   |
| (iii) Father's name                              | : | <b>MD ABDUS SALAM</b>  |
| (iv) GB member's info                            | : | Branch: Pakutiya, Centre # 44 (Female),<br>Member ID: 3596 Group No: 01<br>Member since: 25-02-1989 (26 Years)<br>First loan:2,500 taka. |
| Further Information:                             |   | Outstanding loan: Nil  |
| (v) Who pays GB loan installment                 | : | Entrepreneur   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | Twelve years experience in running business.<br>He has training for 5 years. |
| Other Own/Family Sources of Income  | : | Fisheris   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01746316971  |
| Mother Contact No.  | : | -  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail                    |

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Ayesha Khatun joined Grameen Bank since 26 years ago . At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her son's business.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>MS ERSHAD ENGINEERING WORKSHOP</b>   |
| Location  | : | Gopalpur Road, Pakutiya, Ghatail, Tangail.  |
| Total Investment in BDT                           | : | BDT 2,75,000  |
| Financing   | : | Self BDT 1,75,000(from existing business) 64%<br>Required Investment BDT 1,00,000(as equity) 36%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 14 ft x 22 ft= 308 square ft  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Plain Sheet, Angle, Flat Bar, Square Bar, Z-bar, Door, Window, Almirah, Meatshelf. Wardrobe, Grill, etc.</li><li>▪Average 35% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing two employees.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Gopalpur, Ghatail.</li><li>▪Agreed grace period is 4 months.</li></ul> |

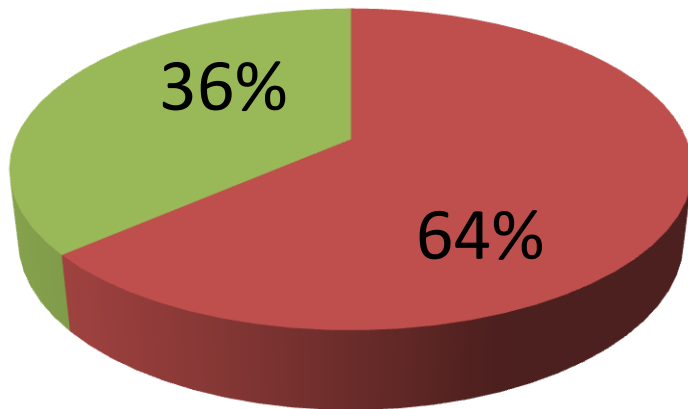
## Existing Business (BDT)

| Particular  | Monthly        | Yearly           |
|---|----------------|------------------|
| <b>Revenue (sales)</b>                              |                |                  |
| Sale of Gate, Steel Grill, Door, Window, Rack, etc. | 100,000        | 1,200,000        |
| <b>Total Sales (A)</b>                              | <b>100,000</b> | <b>1,200,000</b> |
| <b>Less. Variable Expense</b>                       |                |                  |
| Sale of Gate, Steel Grill, Door, Window, Rack, etc. | 65,000         | 780,000          |
| <b>Total variable Expense (B)</b>                   | <b>65,000</b>  | 780,000          |
| <b>Contribution Margin (CM) [C=(A-B)]</b>           | <b>35,000</b>  | 420,000          |
| <b>Less. Fixed Expense</b>                          |                |                  |
| Rent  | 1,000          | 12,000           |
| Electricity Bill                                    | 2,000          | 24,000           |
| Generator Bill                                      | 200            | 2,400            |
| Mobile Bill   | 500            | 6,000            |
| Transportation                                      | 1,500          | 18,000           |
| Entertainment                                       | 500            | 6,000            |
| Salary (Self)                                       | 5,000          | 60,000           |
| Salary (Staff)                                      | 14,500         | 174,000          |
| <b>Total fixed Cost (D)</b>                         | <b>25,200</b>  | <b>302,400</b>   |
| <b>Net Profit (E) [C-D]</b>                         | <b>9,800</b>   | <b>117,600</b>   |

# Investment Breakdown

| Particulars                    | Existing        | Proposed        | Proposed Total  |
|--------------------------------|-----------------|-----------------|-----------------|
| Plane sheet                    | 10,000          | 35,000          | 45,000          |
| Flat bar, Angle, Z-bar         | 15,000          | 65,000          | 80,000          |
| Grill & Steel Gate             | 10,000          |                 | 10,000          |
| Welding machine, drill machine | 20,000          |                 | 20,000          |
| Security                       | 1,00,000        | -               | 1,00,000        |
| <b>Total</b>                   | <b>1,75,000</b> | <b>1,00,000</b> | <b>2,75,000</b> |

## Source of Finance



■ Entrepreneur's Contribution 175,000

■ Investor's Investment 100,000

■ Total 275,000

## Financial Projection (BDT)

| Particular  | Monthly        | 1st Year         | 2nd Year         |
|---|----------------|------------------|------------------|
| <b>Revenue (sales)</b>                              |                |                  |                  |
| Sale of Gate, Steel Grill, Door, Window, Rack, etc. | 140,000        | 1,680,000        | 1,764,000        |
| <b>Total Sales (A)</b>                              | <b>140,000</b> | <b>1,680,000</b> | <b>1,764,000</b> |
| <b>Less. Variable Expense</b>                       |                |                  |                  |
| Sale of Gate, Steel Grill, Door, Window, Rack, etc. | 91,000         | 1,092,000        | 1,146,600        |
| <b>Total variable Expense (B)</b>                   | <b>91,000</b>  | <b>1,092,000</b> | <b>1,146,600</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>           | <b>49,000</b>  | <b>588,000</b>   | <b>617,400</b>   |
| <b>Less. Fixed Expense</b>                          |                |                  |                  |
| Rent  | 1,000          | 12,000           | 48,000           |
| Electricity Bill                                    | 3,000          | 36,000           | 37,800           |
| Generator Bill                                      | 200            | 2,400            | 2,400            |
| Mobile Bill   | 750            | 9,000            | 9,450            |
| Transportation                                      | 2,500          | 30,000           | 31,500           |
| Entertainment                                       | 500            | 6,000            | 6,300            |
| Salary (self)                                       | 5,000          | 60,000           | 72,000           |
| Salary (Staff)                                      | 20,500         | 246,000          | 174,000          |
| <b>Total Fixed Cost</b>                             | <b>33,450</b>  | <b>401,400</b>   | <b>421,470</b>   |
| <b>Net Profit (E) [C-D]</b>                         | <b>15,550</b>  | <b>186,600</b>   | <b>195,930</b>   |
| <b>Investment Payback</b>                           |                | <b>60,000</b>    | <b>60,000</b>    |



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

| <i>Sl #</i> | <i>Particulars</i>                                   | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|--|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                   |                     |                     |
| 1.1         | Investment Infusion by Investor                      | 100,000             |                     |
| 1.2         | Net Profit   | 186,600             | 195,930             |
| 1.3         | Depreciation (Non cash item)                         |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                      |                     | 126,600             |
|             | <b>Total Cash Inflow</b>                             | <b>286,600</b>      | <b>322,530</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                                  |                     |                     |
| 2.1         | Purchase of Product                                  | 100,000             |                     |
| 2.2         | Payment of GB Loan                                   |                     |                     |
| 2.3         | Investment Pay Back<br>(Including Ownership Tr. Fee) | 60,000              | 60,000              |
|             | <b>Total Cash Outflow</b>                            | <b>160,000</b>      | <b>60,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                              | <b>126,600</b>      | <b>262,530</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

































# FAMILY PICTURE

