Proposed NU Business Name: BISMILLAH ENGINEERING WORKSHOP



Project identification and prepared by: MD. Shahidul Islam, Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD NAZRUL ISLAM	
Age	:	29-07-1982 (33 Years)	
Education, till to date	:	Class Five	
Marital status	:	Married	
Children	:	2 Daughter	
No. of siblings:	:	2 Brothers	
Address	:	Vill: Moshuria, P.O: Elasin, P.S: Delduar, Dist: Tangail	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father JAMELA BEGUM JAMELA BEGUM LATE SULTAN MIAH Branch: Elasin Deldular, Centre # 03 (Female), Member ID: 8209, Group No: 10 Member since: 05-05-1981 <i>(34Years)</i> First Ioan: BDT 2,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 20,000/- Outstanding loan: BDT 15,600/- Mother No 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	:	3 years experience in running business.
Training Info	:	He has 1 year training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01720-404384
Mother's Contact No.	:	01687-234850
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

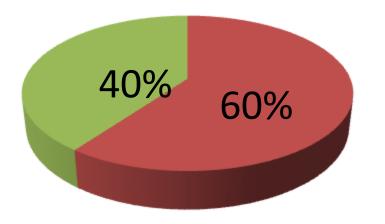
JAMELA BEGUM joined Grameen Bank since 34 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	BISMILLAH ENGINEERING WORKSHOP		
Location	:	Nallapara Bazaar, Delduar, Tangail.		
Total Investment in BDT	:	BDT 2,50,000		
Financing	•	Self BDT 1,50,000/- (from existing business) 60% Required Investment BDT 1,00,000/- (as equity) 40%		
Present salary/drawings from business (estimates)	•	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	50 ft x 15 ft= 750 square ft		
Security of the shop	:	-		
Implementation	:	 Manufacturer of Collapsible gate, Rack etc. Average 35% gain on sale. The business is operating by entrepreneur. Existing one employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Tangail. Agreed grace period is 4 months. 		

Existing Business (BDT)				
Particular	Monthly	Yearly		
Revenue (sales)				
Steel Furniture	63,500	762,000		
Total Sales (A)	63,500	762,000		
Less. Variable Expense				
Steel Furniture	41,275	495,300		
Total variable Expense (B)	41,275	495,300		
Contribution Margin (CM) [C=(A-B)	22,225	266,700		
Less. Fixed Expense				
Rent	1,300	15,600		
Electricity Bill	1,200	14,400		
Mobile Bill	200	2,400		
Salary (self)	5,000	60,000		
Transportation	2,000	24,000		
salary (staff)	4,000	48,000		
Total fixed Cost (D)	13,700	164,400		
Net Profit (E) [C-D)	8,525	102,300		

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Square Bar (1000kg x 50)	50,000	50,000	100,000	
Angle (1000kg x 48)	48,000	19,000	67,000	
Shelf (4 x 3000)	12,000	-	12,000	
Pati (400kg x 50)	20,000	-	20,000	
Wielding Machine	20,000	-	20,000	
Plane Sheet	-	17,000	17,000	
Gazdrill	-	14,000	14,000	
Total	150,000	100,000	250,000	

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)				
Particular	Monthly	1st Year	2nd Year	
Revenue (sales)				
Steel Furniture	110,000	1,320,000	1,386,000	
Total Sales (A)	110,000	1,320,000	1,386,000	
Less. Variable Expense				
Steel Furniture	77,000	924,000	970,200	
Total variable Expense (B)	77,000	924,000	970,200	
Contribution Margin (CM) [C=(A-B)	33,000	396,000	415,800	
Less. Fixed Expense				
Rent	1,300	15,600	15,600	
Electricity Bill	1,200	14,400	15,500	
Mobile Bill	300	3,600	4,000	
Salary (self)	5,000	60,000	60,000	
Transportation	3,000	36,000	38,000	
salary (staff)	6,000	72,000	72,000	
Non Cash Item				
Depreciation	567	6,800	6,800	
Total Fixed Cost	17,367	208,400	211,900	
Net Profit (E) [C-D)	15,633	187,600	203,900	
Investment Payback		60,000	60,000	

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	187,600	203,900
1.3	Depreciation (Non cash item)	6,800	6,800
1.4	Opening Balance of Cash Surplus		134,400
	Total Cash Inflow	294,400	345,100
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	134,400	285,100



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:02 Experience & Skill: 03 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures

মোবাইল ঃ ০১৬৮৭-২৩৪৮৫ বিল্লাল ঃ ০১৭৫৩-২৫৮৬২৪ THE TRUE DO বসাময়াহ ইঞ্জিনিয়ারিং ওয়ার্কসগ এখানে সুলভ মূল্যে গ্রীল, উভোগ্রীল, কেচি গেইট, সাটার, বাউভারী গেইট, বক্স গেইট ওয়েল্ডিংয়ের যাবতীয় কাজ করা হয় নাল্লাপাড়া কলেজ রোড, মাছ বাজার, দেলদুয়ার, টাঙ্গাইল















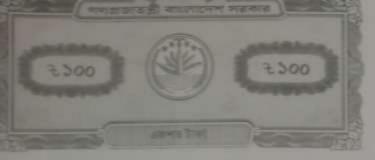












(HARA BE BEER 378 MAS

the war appliest of the appendix . Then and all first, and appendix, appendix, the part of the first and the other

an ein jeunfen a mit name biete fen an, mit pente fen atte gefor, wiete artiet, bennet, meger, one-Design.

ant anticalizable wate with owner fight wateried practices fights wantable process practices wantable place when sizes

শার্চ সমূহা au gift man som av som mer underlangen mitte men anderlang in mitte site plat som mere be that worse only limited as may the set state an one on a lade time the lease a monitor street they after taxes in the later set of the sets we had a cross load one or man of the period have been and an other on many loss fully one and once affecting to (ref) which any any many then wells again will more an own provided the same way over any own and "Streams in this area of an and there are not be find only the line of each an and the sould write at on an glowant pass can think when a thread along even at -----an little wa more an enter alleme wit man right in . wit man and mitters and man alle the on 1 of the location of the state for state and a state and states to come with logar tits a log water stars the or to see and when our tits and the Silve when were observed as and the press of the provide and the same for the start and the

COMPANY NAME ADDRESS OF

men Jindie, Bergari mengen, ongerigt many weige sites ongerigt, effent mit NOT 12 12 12 12 which have press and are use over the limit or and pits was with addre here and some others are that was select.

STREET, STREET, SALES,

as they There Tarages and There and

CARE IN STALL - THAT'S

AVAVAVAVAVAV 23. Fr. 1000 .9. W20-24 (21 ATTO 20 The second second CH WELLTZ. Care La Ya 3e=02 10m 22/2 The second HER ATTER FANTABLE 2 THE TURN A: OUT Repair on Cont Cart's Tan ENDAN the avanta travel and Berny officer a free (were) - 2 attain MELSE AVON AND TR STAN MARE AN ON 109 Kellenter star Goy 5/201 NY BY THE MERTE OTHINGS starting and so have a start Repr min +22(331) (6 2 700 010 SHILL 13137

725



FAMILY PICTURE

