

Proposed NU Business Name: **BITHI ENGINEERING WORKSHOP**



Project identification and prepared by: Md. Forhad Hosen,
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMIR GHOSH
Age	:	1-1-1995 (21 Years)
Education, till to date	:	CLASS 8
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Shontos, P.O: Shontos, P.S: Tangail Sadar, 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	:	BELA RANI GHOSH
(iii) Father's name	:	AJIT CHANDRA GHOSH
(iv) GB member's info	:	Branch: Rokkhit belta, Centre # 61(Female), Member ID: 8825, Group No: 11 Member since: 7-8-2007 (9Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 19180, Outstanding loan: BDT 19180
(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	:	4 years experience in running business. He has 4 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927854163
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BELA RANI GHOSH joined Grameen Bank since 9 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BITHI ENGINEERING WORKSHOP
Location	:	-
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 40,000/-(from existing business) 40% Required Investment BDT 60,000/-(as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 8ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rod, , color, sheet etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 3 employees. After getting equity fund 1 employee will be appointed.▪Collects goods from Tangail.▪The shop is rented.▪Agreed grace period is 3 months.

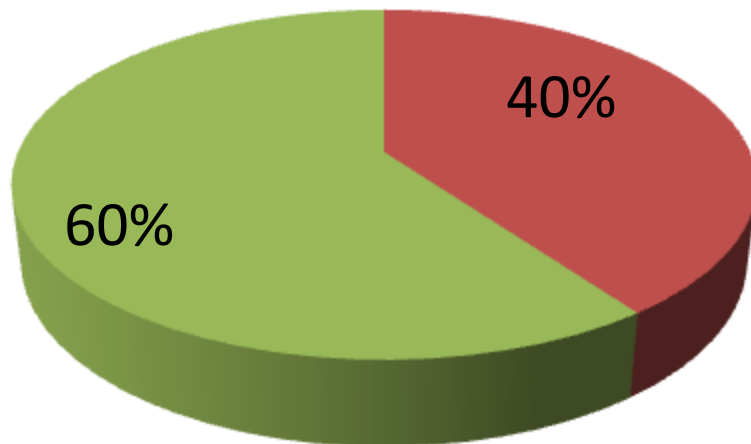
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rod, Color	3900	117000	1404000
Total sales (A)	3900	117000	1404000
Less Variable Exp.			
Rod, Color	2925	87750	1053000
Total Variable exp. (B)	2925	87750	1053000
Contribution Margin CM [C= (A-B)]	975	29250	351000
less fixed exp.			
Electricity bill		3000	36000
Transportation		1140	13680
Salary (self)		5000	60000
Salary (staff)		16000	192000
Entertainment		400	4800
Guard		150	1800
Mobile		300	3600
total fixed cost (D)		25990	311880
Net profit (E) [C-D]		3260	39120

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rod	498	50	24,900	414	50	20,700	45,600
Plain Sheet	100	75	7,500	500	75	37,500	45,000
Color	4	120	480	15	120	1,800	2,280
others	89	80	7,120			0	7,120
Total	691		40,000	929		60,000	100,000

Source of Finance



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 60,000

■ Total 100,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rod, Color	4900	147000	1764000	1852200
Total Sales (A)	4900	147000	1764000	1852200
less variable Expenses				
Rod, Color	3675	110250	1323000	1389150
Total variable Expenses (B)	3675	110250	1323000	1389150
Contribution Margin (CM)= (A-B)	1225	36750	441000	463050
Less Fixed Expenses				
Electricity bill		3000	36000	36000
Transportation		1500	18000	18000
Salary (self)		5000	60000	60000
Salary (staff)		20000	240000	240000
Entertainment		440	5280	5280
Guard		150	1800	1800
Mobile		400	4800	4800
Total Fixed Cost		30490	365880	365880
Net Profit (E) (C-D)		6260	75120	97170
Investment Payback			36000	36000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	75,120	97,170
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		39,120
	Total Cash Inflow	135120	136290
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)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	39,120	100290

SWOT ANALYSIS

STRENGTH

Employment: Self: 03 Family:0 Others:1
Experience & Skill : 04 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

ঈশ্বর সর্বশক্তিমান

বিথী ইঞ্জিনিয়ারিং ওয়ার্কসপ

শ্রোঃ সুমীর ঘোষ

এখানে সুদক্ষ কারিগর দ্বারা স্টীলের আসবাবপত্র সার্টার, জানালা, দরজা, কেঁচিগেট ও যাবতীয় এস,এ পাইপের আসবাবপত্র তৈরী করা হয় এবং অটো রিক্সার মেরামত করা হয়।

ঘোষপাড়া রোড, সন্তোষ, টাঙ্গাইল। মোবাঃ ০১৯২৭-৮৫৪১৬৩

































FAMILY PICTURE

