

Proposed NU Business Name: **AL AMIN ENGINEERING WORKSHOP**



Project identification and prepared by: MD. Delowar Hossain
Kapasia Unit, Gajipur

Project verified by: : Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	AL AMIN
Age	:	01-01-1988 (28 Yars)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Choto Sona, P.O: Vaual Chadpur 1730, P.S: Kapasia, 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. MOMOTAJ BEGUM
(iii) Father's name	:	MD. SIRAJUL ISLAM
(iv) GB member's info	:	Branch: Jangalia, kaligonj ; Centre # 70(Female), Member ID: 8049/1, Group No: 5 Member since: 05-07-1997 (20Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	8 years experience in running business. He has 2 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-218785
Mother's Contact No.	:	01684-607389
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOMOTAJ BEGUM joined Grameen Bank since 20 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AL AMIN ENGINEERING WORKSHOP
Location	:	Chadpur Bazar , Gazipur
Total Investment in BDT	:	BDT 590000/-
Financing	:	Self BDT 490000/-(from existing business) 83% Required Investment BDT 100000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 30ft= 900 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Angel, Square bar, Zet bar, Flat ber etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rented.▪Collects goods from Kapasia.▪Agreed grace period is 3 months.

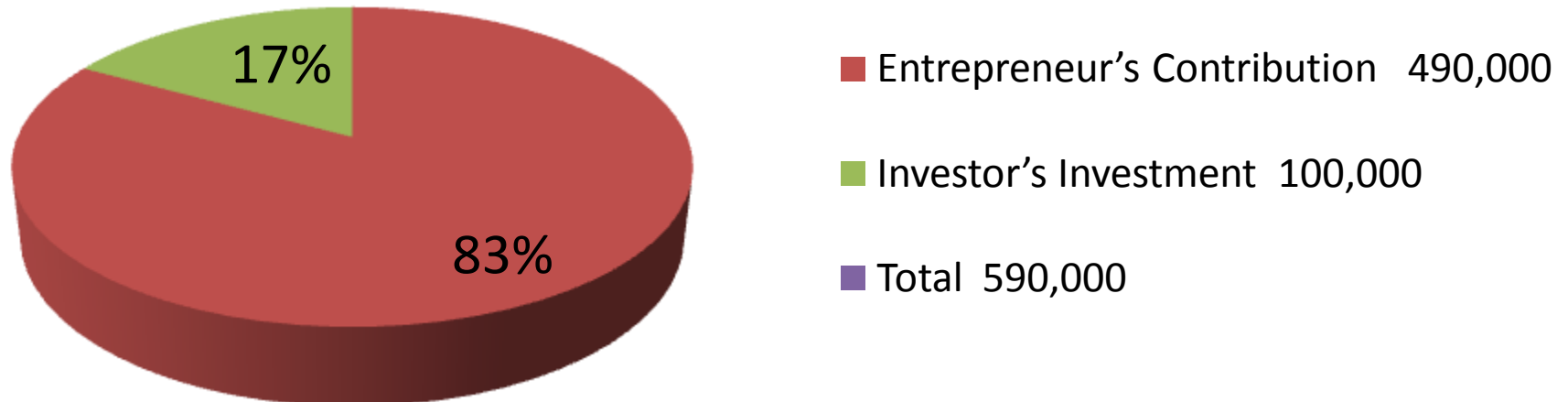
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Angel, Square bar, Zet bar, Flat ber etc	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
Angel, Square bar, Zet bar, Flat ber etc	3200	96000	1152000
Total Variable exp. (B)	3200	96000	1152000
Contribution Margin CM [C= (A-B)]	800	24000	288000
less fixed exp.			
Rent		3000	36000
Electricity bill		2000	24000
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		4000	48000
Entertainment		150	1800
Guard		200	2400
Mobile		300	3600
total fixed cost (D)		15650	187800
Net profit (E) [C-D]		8350	100200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Angel	500	50	25,000	400	50	20,000	45,000
Angel	499	50	24,950	400	50	20,000	44,950
Square bar	4000	50	200,000	500	48	24,000	224,000
Plain bar	1000	44	44,000	400	82	32,800	76,800
Flat bar	500	42	21,000			0	21,000
Zet Bar	500	55	27,500			0	27,500
Others	600	100	60,000	32	100	3,200	63,200
Security			87,550				87,550
Total	7599		490,000	1732		100,000	590,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Angel, Square bar, Zet bar, Flat ber etc	5690	170700	2048400	2150820	2258361
Total Sales (A)	5690	170700	2048400	2150820	2258361
less variable Expenses					
Angel, Square bar, Zet bar, Flat ber etc	4552	136560	1638720	1720656	1806689
Total variable Expenses (B)	4552	136560	1638720	1720656	1806689
Contribution Margin (CM)= (A-B)	1138	34140	409680	430164	451672.2
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		2000	24000	24000	24000
Transportation		1230	14760	14760	14760
Salary (self)		5000	60000	60000	60000
Salary (staff)		9000	108000	108000	108000
Entertainment		200	2400	2400	2400
Guard		200	2400	2400	2400
Mobile		400	4800	4800	4800
Total Fixed Cost		21030	252360	252360	252360
Net Profit (E) (C-D)		13110	157320	177804	199312.2
Investment Payback			40000	40000	40000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	157,320	177,804	199312.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		117,320	255124
	Total Cash Inflow	257320	295124	454436.2
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	
3	Net Cash Surplus	117,320	255124	414436.2

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:01
Experience & Skill :8 Years: 8
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

বিশ্ববিখ্যাত আর্থার্স স্টীল

আল-আমিন স্টীল এন্ড ইঞ্জিনিয়ারিং ওয়ার্কশপ

শ্রোঃ মোঃ আল-আমিন মোড়ল



এখানে রড, সিমেন্ট সহ উন্নতমানের স্টীলের দরজা
জানালা, কেচি গেইট, সাটার, আলমারী তৈরী করা
হয় এবং সুলভ মূল্যে বিক্রয় করা হয়।

মোকাম: চাঁদপুর বাজার, রাণীগঞ্জ রোড, কাপাসিয়া
গাজীপুর। মোবাঃ 01710-218785

















FAMILY PICTURE

