

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



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

Name	:	<b>MD. ERSHAD</b>
Age	:	05-03-1984(33Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	Nill
No. of siblings:	:	4 Brother's 1 Sister
Address	:	Vill: West Pakutiya P.O: D-Pakutiya P.S: Ghatail, Dist: Tangail.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MRS. AYESHA KHATUN</b>
(iii) Father's name	:	<b>MD. ABDUS SALAM</b>
(iv) GB member's info	:	Branch:Pakutiya,ghatail, Centre # 54(Female), Member ID: 3596, Group No: 01 Member since: 18-02-2010(07Years) First loan: BDT 5,000 Taka.Existing Loan:BDT 100,000 Outstanding loan: BDT 56000 Taka.
Further Information:		
(v) Who pays GB loan installment	:	Father No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	18 years experience in running business. He has Trained 10 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-316971
Family's Contact No.	:	01772-812932
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

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

AYESHA joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business And Home Development.

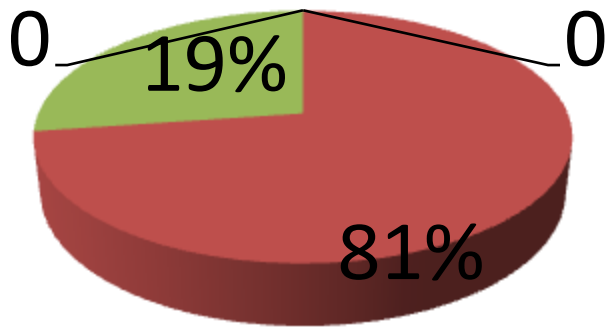
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ERSHAD ENGINEERING WORKSHOP</b>
Location	:	Pakutiya,ghatailTangail.
Total Investment in BDT	:	BDT 1,270,000/-
Financing	:	Self BDT 1070,000/- (from existing business) 81% Required Investment BDT 200,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 25 ft= 300 square ft
Security of the shop	:	100000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; pati,truk body,channel etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 3 employee.</li><li>▪The Shop Is Rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
pati,truk body,channel etc.	9,000	270,000	3240000
	0	0	0
<b>Total Sales (A)</b>	9,000	270,000	3240000
<b>Less. Variable Expense</b>			
pati,truk body,channel etc.	7,200	216,000	2592000
	0	0	0
<b>Total variable Expense (B)</b>	7,200	216,000	2592000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,800	54,000	648000
<b>Less. Fixed Expense</b>			
Rent		4000	48,000
Electricity Bill		3000	36,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		160	1,920
Transportation		10000	120,000
Entertainment		300	3,600
Salary (staff)		18000	216,000
Genaretor		200	2,400
<b>Total fixed Cost (D)</b>		<b>40,960</b>	<b>491,520</b>
<b>Net Profit (E) [C-D]</b>		<b>13,040</b>	<b>156,480</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pati	500	50	25,000	1050	50	52500	77,500
truk body	3	200,000	600,000	0	0	0	600,000
channel	650	60	39,000	1000	55	55000	94,000
engel	0	0	0	500	55	27500	27,500
leder machine	1	200000	200,000			0	200,000
dril machine	1	100000	100,000			0	100,000
shan machine	1	6000	6,000			0	6,000
sheet	0	0	0	1000	65	65000	65,000
Sequiry	1	100000	100,000			0	100,000
<b>Total</b>	<b>1157</b>	<b>606110</b>	<b>1070000</b>	<b>3550</b>	<b>225</b>	<b>200000</b>	<b>1270000</b>

## Source of Finance



**Entrepreneur**  
**Investment:1070,000**  
**Investor Investment:200,000**  
**Total Investment:1270,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
pati,truk body,channel etc.	10000	300000	3600000	3960000	3780000
0	0	0	0	0	0
<b>Total Sales (A)</b>	10000	300000	3600000	3960000	3780000
<b>Less. Variable Expense</b>		0		0	0
pati,truk body,channel etc.	8000	240000	2880000	3168000	3024000
	0	0	0	0	0
<b>Total variable Expense (B)</b>	8000	240000	2880000	3168000	3024000
<b>Contribution Margin (CM) [C=(A-B)</b>	2000	60000	720000	756000	793800
<b>Less. Fixed Expense</b>					
Rent		4000	48000	50400	50400
Electricity Bill		3000	36000	36720	36720
Mobile Bill		350	4200	4284	4284
Salary (self)		5000	60000	61200	61200
Transportation		10000	120000	122400	122400
Entertainment		350	4200	4284	4284
Salary (staff)		18000	216000	220320	220320
Security Gard		160	1920	1958.4	1958.4
Genaretor		200	2400	2448	2448
Depriciation			61200	61200	61200
<b>Total Fixed Cost</b>		<b>41060</b>	<b>553920</b>	<b>565214.4</b>	<b>565214.4</b>
<b>Net Profit (E) [C-D)</b>		<b>18940</b>	<b>166080</b>	<b>190786</b>	<b>228586</b>
<b>Investment Payback</b>			<b>80000</b>	<b>80000</b>	<b>80000</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>	<i>Year 3(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	<b>166080</b>	<b>190786</b>	<b>228586</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86080	196866
	<b>Total Cash Inflow</b>	<b>366080</b>	<b>276866</b>	<b>425452</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	<b>Total Cash Outflow</b>	<b>280000</b>	<b>80000</b>	<b>80000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86080</b>	<b>196866</b>	<b>345452</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1 Others:03  
Experience & Skill : 18 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

