

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



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Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAFIZUR RAHMAN
Age	:	10-12-1989(28 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Chotila P.O: Ghatail 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	:	MRS.HAMIDA BEGUM
(iii) Father's name	:	MD. MONSER ALI
(iv) GB member's info	:	Branch:Ghatail, Centre # 57(Female), Member ID: 6045, Group No: 07 Member since: 10-08-2001 (16Years) First loan: BDT 3,000 Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 3600
(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.)	:	None
Business Experiences and Training Info	:	14 years experience in running business. He Has Trained 11 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-301424
Family's Contact No.	:	01713-562560
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Joined Grameen Bank Since 16 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

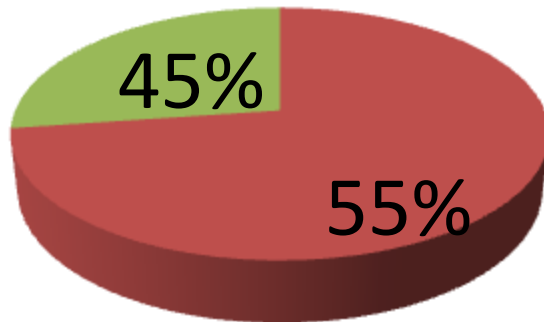
Business Name	:	HAFIZUR ENGINEERING WORKSHOP
Location	:	Vuapur Road,Ghatail , Tangail.
Total Investment in BDT	:	BDT 194,000 Taka
Financing	:	Self BDT 134,000 (from existing business) 55% Required Investment BDT 60,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15 ft x 15 ft= 225 Square ft
Security of the shop	:	40,000 taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Door,Window,Rak,Square Bar,Pati,Engel,Jhalai Rod Sheet,Etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing One Employee. ▪The shope is rented. ▪Collects goods from Ghatail. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Door,Window,Rak,Square Bar,Pati,Engel,Jhalai Rod Sheet,Etc.	4,500	135,000	1620000
	0	0	0
	0	0	0
Total Sales (A)	4,500	135,000	1620000
Less. Variable Expense			
Door,Window,Rak,Square Bar,Pati,Engel,Jhalai Rod Sheet,Etc.	3,600	108,000	1296000
	0	0	0
	0	0	0
Total variable Expense (B)	3,600	108,000	1296000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324000
Less. Fixed Expense			
Rent		4000	48,000
Electricity Bill		1600	19,200
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Salary (stuff)		5000	60,000
Transportation		1000	12,000
Entertainment		300	3,600
Genaretor		0	0
Guard		50	600
Total fixed Cost (D)	0	17250	207,000
Net Profit (E) [C-D]		9,750	117,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Door	4	3600	14,400			0	14,400
Window	6	1,900	11,400	0	0	0	11,400
Rak	1	4,000	4,000			0	4,000
Square Bar	300	49	14,700	350	49	17150	31,850
Pati	250	47	11,750	350	47	16450	28,200
Engel	470	47	22,090	350	47	16450	38,540
Jhalai Rod Sheet	1	1,660	1,660	199	50	9950	11,610
Dril Machine	1	14,000	14,000	0	0	0	14,000
Sequiry	1	40000	40,000			0	40,000
Total	1034	65,303	134,000	1,249	193	60,000	194,000

Source of Finance



Entrepreneur
Investment:134,000
Investor Investment:60,000
Total Investment:194,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Door,Window,Rak,Square Bar,Pati,Engel,Jhalai Rod Sheet, Etc.	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
	0	0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less. Variable Expense		0	0	0	0
Door,Window,Rak,Square Bar,Pati,Engel,Jhalai Rod Sheet, Etc.	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	4000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less. Fixed Expense					
Rent		4000	48000	50400	52920
Electricity Bill		1600	19200	20160	21168
Mobile Bill		350	4200	4410	4630.5
Salary (self)		5000	60000	63000	66150
Salary(stuff)		5000	60000	63000	66150
Transportation		1500	18000	18900	19845
Entertainment		300	3600	3780	3969
Generator		0	0	0	0
Gurd		50	600	630	661.5
Depriciation		0	0	0	0
Total Fixed Cost		17800	213600	224280	235494
Net Profit (E) [C-D]		12200	146400	153720	161406
Investment Payback			24000	24000	24000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	146400	153720	161406
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122400	252120
	Total Cash Inflow	206400	276120	413526
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84000	24000	24000
3	Net Cash Surplus	122400	252120	389526

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 14 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

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