

Proposed NU Business Name: ANAM ENGINEERING WORKSHOP



Project identification and prepared by: MD: Bellal Hossain
Dagonvuiyan Unit, Feni
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Brief Bio of The Proposed Nobin Udyokta

Name	:	ANAM HOSSAIN
Age	:	01-01-1992(25Years)
Education, till to date	:	Class five
Marital status	:	unmarried
Children	:	-
No. of siblings:	:	03 Brothers 04 Sisters
Address	:	Vill:Chandpur P.O: Silonya, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SHAPIYA KHATUN
(iii) Father's name	:	ABUL KALAM
(iv) GB member's info	:	Branch:Jayloskor , Centre # 37(Male), Member ID: 1752, Group No: 01 Member since: 2000-2007(07Years) First Loan:5000/=
Further Information:		Existing Loan: BDT-20000 Outstanding loan:0
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	06years experience in running business. 03 Years in own business. He has 03 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-503270
Family's Contact No.	:	01831-469084
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAPIYA KHATUN joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ANNAM INGINIRING WORKSHOP
Location	:	Chandpur road, silonyia bazar, Dagonvuiyan, Feni
Total Investment in BDT	:	BDT 297,000/-
Financing	:	Self BDT 247,000/- (from existing business) 73% Required Investment BDT 50,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Steel Furniture.▪Average 20% gain on sales.▪The business is operating by the entrepreneur himself. He has 02 employee. After getting equity fund 01will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture items	5,000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
Furniture items	4000	120000	1440000
Total variable Expense (B)	4000	120000	1440000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000
Less Variable Expense			
Rent		1500	18000
Electricity bill		1400	16800
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		10000	120000
Entertainment		300	3600
Gird		100	1200
Generator		200	2400
Mobile bill		500	6000
Total fixed cost (D)		20000	240000
Net Profit (E)= [C-D]		10000	120000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Almira	4	25000	100000	10	2750	0	100000
Loha	500	60	30000	2	5000	0	30000
Socakg	2	30000	60000	2	1250	0	60000
Steel Plen Seat	100	90	9000	2	1500	50000	59000
Steel Rack	2	4000	8000	50	80	0	8000
Others	0	0	20000			0	20000
Security	0	0	20000	0	0	0	20000
Total	0	0	247000	0	0	50000	297000

Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	Year 2
Revenue(Sales)					
Furniture items	6200	186000	2232000	2343600	2460780
Total Sales (A)	6200	186000	2232000	2343600	2460780
Less Variable Expense					
Furniture items	4960	148800	1785600	1874880	1968624
Total variable Expense (B)	4960	148800	1785600	1874880	1968624
Contribution Margin (CM) [C=(A-B)	1240	37200	446400	468720	492156
Less Variable Expense					
Rent		1500	18000	18000	18000
Electricity bill		1600	19200	19400	19600
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		15000	180000	180000	180000
Entertainment		300	3600	3600	3600
Gird		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		25900	310800	326340	342657
Net Profit (E)= [C-D]		11300	135600	142380	149499
Investment Required			200000	200000	200000

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	50,000		
1.2	Net Profit	135600	142380	149499
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115,600	237,980
	Total Cash Inflow	185,600	257,980	387,479
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	115,600	237,980	367,479

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 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













FAMILY PICTURE





এনাম ইঞ্জিনিয়ারিং এন্ড ওয়ার্কশপ

মোঃ এনাম হোসেন

যোগাযোগ
মোবাইল : ০১৮৫১-৪৬৬০৮৪
০১৮১৮-১১৪৪১০

চাঁদপুর রোড
সিলোনিয়া বাজার
নাগরনতুঙ্গা, ফেনী।

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এনাম ইঞ্জিনিয়ারিং

সুদক্ষ কারিগর দ্বারা উইডো গ্রীল, কলাপসিবল পেট, বাউন্ডারী গেট, রুলিং সার্টার, ফাইল কেবিনেট, সৌদা, ইম্প্লাস্ট, এস এসসহ যাবতীয় শ্রীলের আসবাবপত্র তৈরী করা হয়।



