

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



Project identification and prepared by: MD. Shahidul Islam,
Jamurakee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NAZRUL ISLAM
Age	:	29-07-1982 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Moshuria, P.O: Elasin, P.S: Delduar, 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	:	JAMELA BEGUM
(iii) Father's name	:	LATE SULTAN MIAH
(iv) GB member's info	:	Branch: Elasin Deldular, Centre # 03 (Female), Member ID: 8209, Group No: 10 Member since: 05-05-1981 (34Years) First loan: BDT 2,000 taka.
Further Information:		Existing Loan: BDT 20,000/- Outstanding loan: BDT 15,600/-
(v) Who pays GB loan installment	:	Mother
(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	:	3 years experience in running business. He has 1 year training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-404384
Mother's Contact No.	:	01687-234850
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAMELA BEGUM joined Grameen Bank since 34 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH ENGINEERING WORKSHOP
Location	:	Nallapara Bazaar, Delduar, Tangail.
Total Investment in BDT	:	BDT 2,50,000
Financing	:	Self BDT 1,50,000/- (from existing business) 60% Required Investment BDT 1,00,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	50 ft x 15 ft= 750 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Collapsible gate, Rack etc.▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

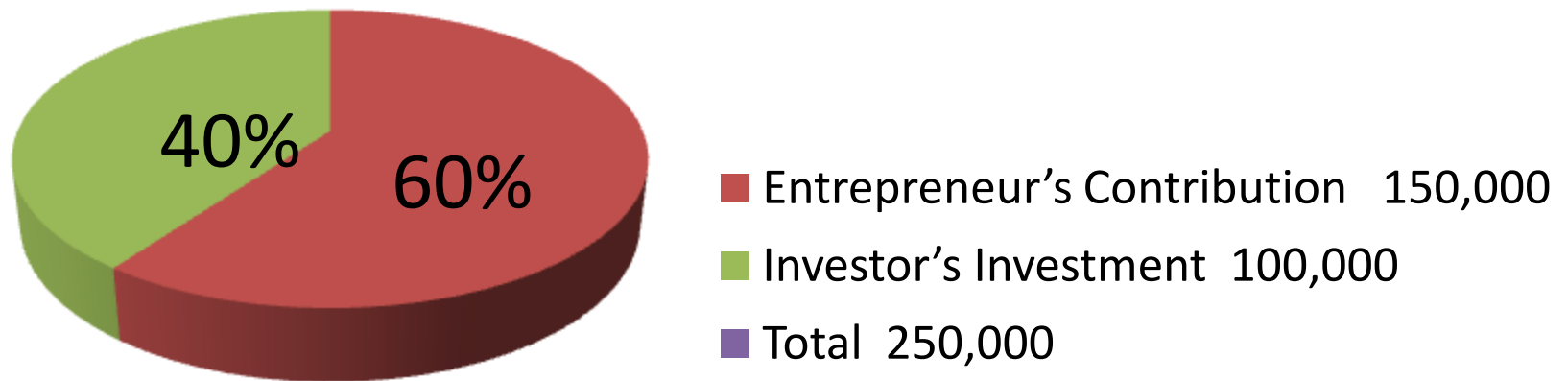
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel Furniture	63,500	762,000
Total Sales (A)	63,500	762,000
Less. Variable Expense		
Steel Furniture	41,275	495,300
Total variable Expense (B)	41,275	495,300
Contribution Margin (CM) [C=(A-B)]	22,225	266,700
Less. Fixed Expense		
Rent	1,300	15,600
Electricity Bill	1,200	14,400
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	2,000	24,000
salary (staff)	4,000	48,000
Total fixed Cost (D)	13,700	164,400
Net Profit (E) [C-D]	8,525	102,300

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Square Bar (1000kg x 50)	50,000	50,000	100,000
Angle (1000kg x 48)	48,000	19,000	67,000
Shelf (4 x 3000)	12,000	-	12,000
Pati (400kg x 50)	20,000	-	20,000
Welding Machine	20,000	-	20,000
Plane Sheet	-	17,000	17,000
Gazdrill	-	14,000	14,000
Total	150,000	100,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Steel Furniture	110,000	1,320,000	1,386,000
Total Sales (A)	110,000	1,320,000	1,386,000
Less. Variable Expense			
Steel Furniture	77,000	924,000	970,200
Total variable Expense (B)	77,000	924,000	970,200
Contribution Margin (CM) [C=(A-B)]	33,000	396,000	415,800
Less. Fixed Expense			
Rent	1,300	15,600	15,600
Electricity Bill	1,200	14,400	15,500
Mobile Bill	300	3,600	4,000
Salary (self)	5,000	60,000	60,000
Transportation	3,000	36,000	38,000
salary (staff)	6,000	72,000	72,000
Non Cash Item			
Depreciation	567	6,800	6,800
Total Fixed Cost	17,367	208,400	211,900
Net Profit (E) [C-D]	15,633	187,600	203,900
Investment Payback		60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	187,600	203,900
1.3	Depreciation (Non cash item)	6,800	6,800
1.4	Opening Balance of Cash Surplus		134,400
	Total Cash Inflow	294,400	345,100
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	134,400	285,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 03 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



মোঃ নজরুল ইসলাম

মোবাইল : ০১৬৮৭-২৩৪৮৫
বিদ্যালয় : ০১৭৫৩-২৫৮৬৭৮

বিসমিল্লাহ ইঞ্জিনিয়ারিং ওয়ার্কসপ

এখানে সুলভ মূল্যে গ্রীল, উন্ডোগ্রীল, কেচি গেইট, সাটার,
বাউভারী গেইট, বক্স গেইট ওয়েল্ডিংয়ের যাবতীয় কাজ করা হয়

নাল্লাপাড়া কলেজ রোড, মাছ বাজার, দেলদুয়ার, টাঙ্গাইল

























FAMILY PICTURE

