

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



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMAL UDDIN VUIYA
Age	:	12-05-1992 (25 Years)
Education, till to date	:	Class 6
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	04 Brothers 04 Sisters
Address	:	Vill: West ramchandrapur ; P.O: Somajpur ; P.S: Dagoanvuiya ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MISESS MASUDA AKTER
(iii) Father's name	:	MD. SAHAB UDDIN VUIYA
(iv) GB member's info	:	Branch: Rajapur, Dagoanvuiya, Centre # 01 (Female), Member ID: 4171, Group No: 09 Member since: 13-07-2010 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 2,000 Outstanding loan: BDT 800
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839-716774
Family's Contact No.	:	01862-458575
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MISESS MASUDA AKTER joined Grameen Bank since 7 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	KAMAL ENGINEERING WORKSHOP
Location	:	Basu Miar Gate, Passgasiya, Feni
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 22 ft= 220 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gas Cylinder, Welding Machine, Cutter, Drill etc▪Average 50% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni, Dhaka, Chittagong.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Gas Cylinder, Welding Machine, Cutter, Drill etc	4,000	120,000	1440000
Total Sales (A)	4,000	120,000	1440000
Less Variable Expense			
Gas Cylinder, Welding Machine, Cutter, Drill etc	2,000	60,000	720000
Total variable Expense (B)	2,000	60,000	720000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000
Less Variable Expense			
Rent		1,500	18,000
Electricity bill		800	9600
Transportation		600	7200
Salary (self)		5,000	60000
Salary (staff)		10,000	120,000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		18,700	224,400
Net Profit (E)= [C-D]		41,300	495,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gas cylender	3	0	55,000	0	0	0	55,000
welding Machine	1	10000	10,000	0	0	0	10,000
Cutter	1	3000	3,000	0	0	0	3,000
Drill Machine	1	3000	3,000	0	0	0	3,000
Granding Machine	2	2000	4,000	0	0	0	4,000
Tall Machine	1	10000	10,000	0	0	0	10,000
Chases	0	0	0	1	40000	40,000	40,000
Others	0	0	15,000	0	0	20,000	35,000
Security	1	0	50,000	0	0	0	50,000
Total	8	28000	150,000	1	40000	60,000	210,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Gas Cylinder, Welding Machine, Cutter, Drill etc	4,500	135,000	1620000	1701000	1786050
Total Sales (A)	4,500	105,000	1260000	1323000	1389150
Less Variable Expense					
Gas Cylinder, Welding Machine, Cutter, Drill etc	2,250	67,500	810000	850500	893025
Total variable Expense (B)	2,250	67,500	810000	850500	893025
Contribution Margin (CM) [C=(A-B)	2,250	67,500	810000	850500	893025
Less Variable Expense					
Rent		1,500	18000	18,000	18,000
Electricity bill		1,300	15600	16,000	16,500
Transportation		1,000	12000	12,500	13,000
Salary (self)		5000	60000	60,000	60,000
Salary (staff)		10,000	120000	120,000	120,000
Entertainment		500	6000	6,000	6,000
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		19,700	236400	237,500	238,800
Net Profit (E)= [C-D]		47,800	573600	613,000	654,225
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	573600	613,000	654,225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		549,600	1,138,600
	Total Cash Inflow	633,600	1,162,600	1,792,825
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	549,600	1,138,600	1,768,825

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
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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संयुक्त विद्यार्थी संघ





গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের অধীন

কেন্দ্রের নাম: কামাল ইন্টিগ্রেটেড উদ্যোগ

ইউনিয়নের নাম: কেন্দ্র

নাম: শ্রী: কামাল জামিন হুজা

তারিখ: ১৫/০৫/২০২২

ফর্ম নং-১

২নং পাঁচগাছিয়া ইউনিয়ন পরিষদ

স্বাক্ষর: পাঁচগাছিয়া বাজার, উপজেলা: কেন্দ্র সদর, জেলা: কেন্দ্র।

ক্রেত নাইসেপ

ক্রমিক নং: 169

নাইসেপ নং: ০৭৫

নাইসেপকারীর নাম: শ্রী: কামাল জামিন হুজা

পিতা: শ্রী: মোঃ হাফিজ উদ্দিন হুজা

গ্রাম: মুন্সিরাপুর

বর্তমান ঠিকার নাম: কামাল ইন্টিগ্রেটেড উদ্যোগ

স্বাক্ষর: কামাল জামিন হুজা

শ্রী: কামাল জামিন হুজা

নাইসেপের মেয়াদ: ০৫/০৫/২০২২

নাইসেপ স্থি: ০৫/০৫/২০২২

তারিখ: ১৫/০৫/২০২২



গ্রামীণ ব্যাংক



মহাজ্ঞা খন্ডের পাশবই

নাম: মুন্সিরাপুর কামাল জামিন হুজা

কেন্দ্রের নাম: কেন্দ্র

শাখা: কেন্দ্র

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

নাম: শ্রী: কামাল জামিন হুজা

Name: MR. KAMAL LOON HUYAN

পিতা: শ্রী: মোঃ হাফিজ উদ্দিন হুজা

তারিখ: ১৫/০৫/২০২২

Date of Birth: ১৫/০৫/১৯৮০

ID NO: 19823012873090228

তারিখ: ১৫/০৫/২০২২

FAMILY PICTURE

