



**Grameen Kalyan**

**Proposed NU Business Name : Akota Engineering Workshop**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Ziaul Haq, Vill: Dorirampur, Post:Trishal, Upazilla : Trishal, District: Mymensingh
Age	:	30 Years.
Marital status	:	Married.
No. of siblings:	:	4 (Four) Brothers.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Mother <input checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/> Mst: Rahima Khatun. Md. Abdul Jabbar. Branch: Trishal, Group # 11 , Centre # 16/M, Loan no. 8031, Member since: 2007, First loan: Tk.5000, Last loan: 13,000, Outstanding: All paid  Father Nil Nil Nil Nil
Education, till to date	:	Class eight

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Workshop Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 15 years work experience in this business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01920575236
National ID number	:	6129407714392
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 5,000 (five thousand) and used the money in agriculture. Gradually several times she took GB loan and utilized in different purposes.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	<b>Akota Engineering Workshop.</b>
Address/ Location	:	Saiful Commissioner market, Dorirampur, Trishal, Mymensingh.
Total Investment	:	<b>BDT = 5,42,000</b>
Financing	:	Self financing: <b>BDT= 4,42,000</b> ( Existing Business) Required Investment: <b>BDT= 1,00,000</b> (as equity)
Present salary/drawings from business (estimates)	:	<b>Self-BDT = 6,000</b> <b>Employee-1= 3,500</b>
Proposed Salary	:	<b>Self-BDT = 8,000</b> <b>Employee-1 = 3,500</b>
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing workshop business;</li> <li>➤ Estimated gross profit margin on average 30%.</li> <li>➤ Estimated sales is BDT. Tk. 3,800/- per day;</li> <li>➤ Payback period is 3 years;</li> <li>➤ Expected date to expand the project as soon as possible.</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

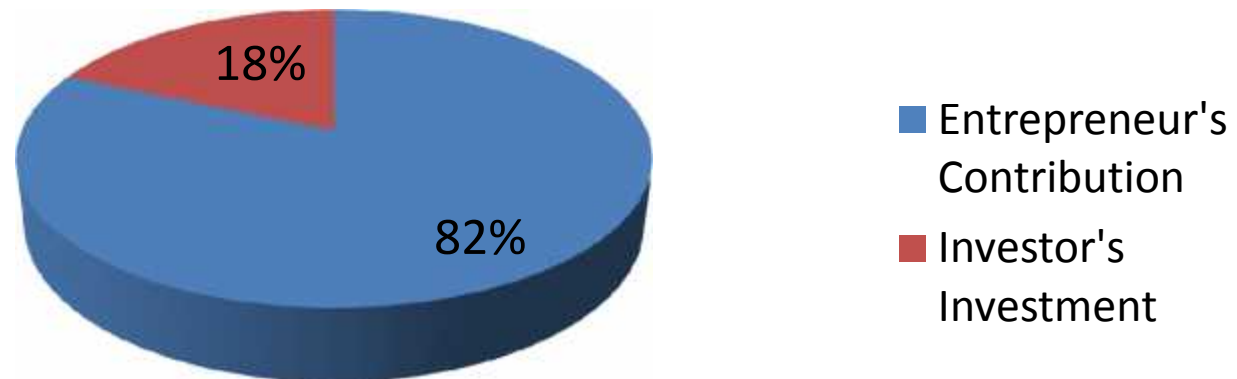
Particulars	Existing Business		
	Daily	Monthly	Yearly
Income from service(A)	3,000	75,000	900,000
Less: Cost of Sales (B)	2,100	52,500	630,000
<b>Gross profit (GP)= [C (A-B)]</b>		<b>22,500</b>	<b>270,000</b>
<b>Less: Operating Costs:</b>			
Electricity bill		900	10,800
Night guard bill		500	6,000
Shop Rent		1,200	14,400
Mobile bill		200	2,400
Transportation		200	2,400
Salary-self		6,000	72,000
Employee-1		3,500	42,000
Other Expenses		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses			5,000
<b>Total Operating Cost (D)</b>		<b>13,500</b>	<b>167,000</b>
<b>(C-D)Net Profit</b>		<b>9,000</b>	<b>103,000</b>
<b>Retained Income:</b>			<b>103,000</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
<b>Investment in different categories:</b>			
Shop advance	50,000		50,000
Furniture	10,000		10,000
Ban Machine		60,000	
Hand top (5 set*800)		4,000	
Table Baies machine		16,500	
S,S pipe (10ps*1950)		19,500	
Lathe Machine auto	200,000		200,000
ARC. Welding Machine	25,000		25,000
Dril Machine	30,000		30,000
Grinding Machine	12,000		12,000
Gas cylinder 2 pieces	50,000		50,000
Working Tools.	60,000		60,000
Cash in hand	5,000		5,000
<b>Total Capital</b>	<b>442,000</b>	<b>100,000</b>	<b>542,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	442,000	82
Investor's Investment	100,000	18
<b>Total Investment</b>	<b>542,000</b>	<b>100</b>





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue:</b>									
Estimated Income from service(A)	3,800	95,000	1,140,000	4,180	104,500	1,254,000	4,598	114,950	1,379,400
Cost of Sales (B)	2,660	66,500	798,000	2,926	73,150	877,800	3,219	80,465	965,580
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,140</b>	<b>28,500</b>	<b>342,000</b>	<b>1,254</b>	<b>31,350</b>	<b>376,200</b>	<b>1,379</b>	<b>34,485</b>	<b>413,820</b>
<b>Less: Operating Costs:</b>									
Electricity bill		1,000	12,000		1,050	12,600		1,103	13,230
Shop Rent		1,200	14,400		1,260	15,120		1,323	15,876
Night guard bill		500	6,000		525	6,300		551	6,615
Proposed salary-self		8,000	96,000		8,400	100,800		8,820	105,840
Employee-1		3,500	42,000		3,675	44,100		3,859	46,305
Mobile bill		300	3,600		315	3,780		331	3,969
Transportation		300	3,600		315	3,780		331	3,969
Other Expenses		1,200	14,400		1,260	15,120		1,323	15,876
<b>Non Cash Item:</b>									
Depreciation Expenses			5,000			5,250			5,513
<b>Total Operating Cost (D)</b>		<b>16,000</b>	<b>197,000</b>		<b>16,800</b>	<b>206,850</b>		<b>17,640</b>	<b>217,193</b>
<b>(C-D)Net Profit</b>		<b>12,500</b>	<b>145,000</b>		<b>14,550</b>	<b>169,350</b>		<b>16,845</b>	<b>196,628</b>
<b>Retained Income:</b>			<b>145,000</b>			<b>169,350</b>			<b>196,628</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	<b>Year (1)</b>	<b>Year (2)</b>	<b>Year (3)</b>
<b><u>cash Inflow:</u></b>			
Opening balance	5,000	210,000	339,350
Capital Infusion by Investor	100,000	-	-
Sales	1,140,000	1,254,000	1,379,400
<b>Total Receipts</b>	<b>1,245,000</b>	<b>1,464,000</b>	<b>1,718,750</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	798,000	877,800	965,580
Operating expenses	197,000	206,850	217,193
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>1,035,000</b>	<b>1,124,650</b>	<b>1,222,773</b>
<b>Closing Balance</b>	<b>210,000</b>	<b>339,350</b>	<b>495,978</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others:1
- Skill and experience:15 years;
- Trade License: Own name.

## **W**EAKNESS

- Limited product;
- Lack of sufficient capital.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer;
- Investor's money will be payback in three years.

## **T**HREATS


- Theft;
- Fire burn;
- Local competitor

Presented at 20<sup>th</sup> Ex. SB Design Lab on May 19,  
2016 at Grameen Kalyan

Thank you

# Trade License

**ত্রিশাল পৌরসভা**



**ট্রেড লাইসেন্স**

বহি নং- 114                      ক্রমিক নং- 221                      লাইসেন্স নং- ২২২২/২০২০-২৬

“স্থানীয় সরকার (পৌরসভা) আইন” ২০০৯ এর ৯৮ ধারা ও ২০০৩ সনের মডেল ট্যাক্স সিডিউল মোতাবেক প্রদত্ত ট্রেড, প্রফেশন ও কলিং লাইসেন্স।

অত্র লাইসেন্সের অপর পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০১৬ ইং সনের ৩০শে জুন পর্যন্ত মেয়াদে বৃহত্তা হুইলারিয়ারিটি ও চর্চকসপ মালিক/পিতা মোঃ শক্তি চন্দ্র নাথ কে অত্র পৌর এলাকামীন ব্যাংক অফ মনাসি রোডস্থিত/ লেইনস্থ / বাইলেনস্থ নং হোল্ডিং এর হুইলারিয়ারিটি ও চর্চকসপ ব্যবসার জন্য ৩০০০ টাকা ফিস গ্রহণ করিয়া এই লাইসেন্স প্রদান করা হইল।

শর্তকর্তা : (ক) এই লাইসেন্স আগামী ৩০শে জুন/২০১৬ ইং পর্যন্ত বলবৎ থাকিবে।  
 (খ) এই লাইসেন্স প্রকাশ্য স্থানে তুলিয়া রাখিতে হইবে।  
 (গ) এই লাইসেন্স কোন ব্যক্তি বা স্থানের নামে পরিবর্তনযোগ্য নহে।

তারিখ- ২৪/০৪/২০২০                      লাইসেন্স পরিদর্শক                      সচিব                      মেয়র

ফরম নং ২৬ (রুল ৮৩) অনুবাদিত ও সংশোধিত।                      এফিঃ এমঃ আমিনুল আমান

স্বাক্ষরিতঃ স্বাক্ষরিতঃ                      স্বাক্ষরিতঃ                      স্বাক্ষরিতঃ

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# NU With his parents















*Thank You*