

# Proposed NU Business Name: **AL MADINA ENGINEERING WORKSHOP**



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Nawabgonj Unit, Dhaka

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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

|                                  |   |   |
|----------------------------------|---|---|
| Name                             | : | <b>MD. ALIM</b>   |
| Age                              | : | 05-01-1983 (34 Years)   |
| Education, till to date          | : | Class 6   |
| Marital status                   | : | Married   |
| Children                         | : | 03 Child  |
| No. of siblings:                 | : | 03 Brothers 03 Sisters  |
| Address                          | : | Vill: Aouna, P.O: Aouna<br>. P.S: Nawabgonj, Dist: Dhaka.   |
| Parent's and GB related Info     |   |   |
| (i) Who is GB member             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>  |
| (ii) Mother's name               | : | <b>HALIMA BEGUM</b>   |
| (iii) Father's name              | : | <b>MD. NOYAB ALI</b>  |
| (iv) GB member's info            | : | Branch: Sollah Nawabgonj, Centre # 234 (Female),<br>Member ID: 7838, Group No: 11<br>Member since: 15-01-2002 (18 Years)<br>First loan: BDT 5,000/- |
| Further Information:             |   | Existing loan: 20,000 Outstanding loan: NIL   |
| (v) Who pays GB loan installment | : | N/A   |
| (vi) Mobile lady                 | : | No  |
| (vii) Grameen Education Loan     | : | No  |
| (viii) Any other loan like GB,   | : | No  |

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

|   |   |  |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | No   |
| Business Experiences and Training Info  | : | By birth years experience in running business. By birth Years in own business.<br>He has no training |
| Other Own/Family Sources of Income  | : | Cow rearing  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01700-699025   |
| Family's Contact No.  | : | 01956-596382   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka   |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HALIMA BEGUM** joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

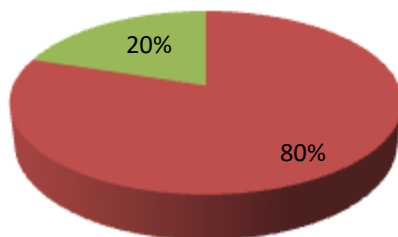
## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>AL MADINA ENGINEERING WORKSHOP</b>   |
| Location  | : | Chak Aouna, Nawabgonj   |
| Total Investment in BDT                           | : | BDT 2,50,000/-  |
| Financing   | : | Self BDT 2,00,000/- (from existing business) 71%<br>Required Investment BDT 50,000/- (as equity) 29%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 17 ft x 12 ft= 204 square ft  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to scaled up by investment in existing goods like Door, Almira etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is Rented.</li><li>▪Collects goods from Nawabgonj.</li><li>▪Agreed grace period is 3 months.</li></ul> |

|                                   |       |         |         |
|-----------------------------------|-------|---------|---------|
|                                   |       |         |         |
| Exesting                          |       |         |         |
| Particular                        | Daily | Monthly | Yearly  |
| Revnuue (Sale)                    |       |         |         |
| Servicing item                    | 0     | 120000  | 1440000 |
|                                   | 0     | 0       | 0       |
| Total Sales(A)                    | 0     | 120000  | 1440000 |
| Less Variable Expense (B)         |       |         | 0       |
| Servicing item                    | 0     | 96000   | 1152000 |
| Total Variable Expense            | 0     | 96000   | 1152000 |
| Contributon Margin (CM) [C=(A-B)] | 0     | 24000   | 288000  |
| Less Fixed Expense                |       |         |         |
| Electric Bill                     |       | 1500    | 18000   |
| Transportaion                     |       | 500     | 6000    |
| Salary (Self)                     |       | 5000    | 60000   |
| Entertainment                     |       | 300     | 3600    |
| Gard                              |       | 300     | 3600    |
| Generator                         |       | 150     | 1800    |
| Salary (Staff-2)                  |       | 9000    | 108000  |
| Mobil Bill                        |       | 200     | 2400    |
| Total Fixed Cost (D)              |       | 16950   | 203400  |
| Net Profit (E)= [C-D]             |       | 7050    | 84600   |

## Investment Breakdown

| Particulars     | Existing |            |                 | Proposed |            |               |                 |
|-----------------|----------|------------|-----------------|----------|------------|---------------|-----------------|
|                 | Qty.     | Unit Price | Amount (BDT)    | Qty.     | Unit Price | Amount (BDT)  | Proposed Total  |
| Welding machine | 03       | 16,000     | 48,000          | 01       | 40,000     | 40,000        | 48,000          |
| Drill machine   | 03       | 8,000      | 24,000          |          |            |               | 24,000          |
| Gaining machine | 03       | 2,500      | 7,500           |          |            |               | 7,500           |
| Cutting machine | 01       | 8,000      | 8,000           |          |            |               | 8,000           |
| Sheet           | 10       | 8,000      | 80,000          |          |            |               | 80,000          |
| Zed bar         |          |            | 10,000          |          |            |               | 10,000          |
| Angel           |          |            | 8,000           |          |            |               | 8,000           |
| Trunk           |          |            | 10,000          |          |            |               | 10,000          |
| Security        |          |            | 5,000           |          |            |               | 5,000           |
| <b>Total</b>    |          |            | <b>2,00,000</b> |          |            | <b>50,000</b> | <b>2,80,000</b> |



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

## Financial Projection (BDT)

| Particular                               | Daily       | Monthly       | Year -1        | Year-2         | Year-3         |
|--|-------------|---------------|----------------|----------------|----------------|
| <b>Revenue(Sales)</b>                    |             |               |                |                |                |
| Service item                             | 5000        | 150000        | 1800000        | 1890000        | 1984500        |
|  |             |               |                |                |                |
| <b>Total Sales(A)</b>                    | <b>5000</b> | <b>150000</b> | <b>1800000</b> | <b>1890000</b> | <b>1984500</b> |
| <b>Less Variable Expense (B)</b>         |             |               |                |                |                |
| Service item                             | <b>3750</b> | <b>112500</b> | <b>1350000</b> | 1417500        | <b>1488375</b> |
| <b>Total Variable Expense</b>            | <b>3750</b> | <b>112500</b> | <b>1350000</b> | <b>1417500</b> | <b>1488375</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>1250</b> | <b>37500</b>  | <b>450000</b>  | <b>472500</b>  | <b>496125</b>  |
| <b>Less Fixed Expense</b>                |             |               |                |                |                |
| Rent                                     |             | 0             | 0              | 0              | 0              |
| Electric Bill                            |             | 2000          | 24000          | 288000         | 3456000        |
| Transportaion                            |             | 500           | 6000           | 6300           | 6615           |
| Salary (Self)                            |             | 5000          | 60000          | 60000          | 60000          |
| Salary (Staff)                           |             | 9000          | 108000         | 108000         | 108000         |
| Entertainment                            |             | 300           | 3600           | 3600           | 3600           |
| Guard                                    |             | 150           | 1800           | 1800           | 1800           |
| Generator                                |             | 1000          | 12000          | 12000          | 12000          |
| Mobile Bill                              |             | 400           | 4800           | 0              | 0              |
| <b>Total Fixed Cost (D)</b>              |             | <b>18350</b>  | <b>208200</b>  | <b>467700</b>  | <b>3636015</b> |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>19150</b>  | <b>229800</b>  | <b>241290</b>  | <b>253355</b>  |
| <b>Investment Pay Back</b>               |             |               | <b>20,000</b>  | <b>20,000</b>  | <b>20,000</b>  |



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

| <i>Sl #</i> | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 50,000              |                     |                     |
| 1.2         | Net Profit  | 229,800             | 241290              | 253354.5            |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 209800              | 431090              |
|             | <b>Total Cash Inflow</b>                          | <b>279,800</b>      | <b>451,090</b>      | <b>684,445</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 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               |
|             | <b>Total Cash Outflow</b>                         | <b>70,000</b>       | <b>20,000</b>       | <b>20,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>209,800</b>      | <b>431,090</b>      | <b>664,445</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm:  
Patiljhap, Nawabganj, Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest















# FAMILY PICTURE