

# Proposed NU Business Name: **MA STEEL ENGINEERING WORKSHOP**



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Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MILON</b>
Age	:	10-05-1992 (25 Years)
Education, till to date	:	Class VIII
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	04 Brothers & 04 Sisters
Address	:	Vill: Suruj P.O: Gosaidohar P.S: Tangail Sadar , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MST KAMLA BEGUM</b>
(iii) Father's name	:	<b>MD AKKAS ALI</b>
(iv) GB member's info	:	Branch: Suruj Tangail, Centre # 02 (Male), Member ID: 4005, Group No: 06 Member since: 15-02-1981 to 31-12-09 ( 29 Years) First loan: BDT 2000 Taka.
Further Information:		Existing loan: BDT 30000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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.)	:	None
Business Experiences and Training Info	:	06 years experience in running business. 04 Years in own business. He has 02 years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01764-707852
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST KAMLA BEGUM** Joined Grameen Bank Since 29 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA STEEL ENGINEERING WORKSHOP</b>
Location	:	Suruj Baazar, Tangail.
Total Investment in BDT	:	BDT 320000
Financing	:	Self BDT 240000 (from existing business) 75% Required Investment BDT 80000 (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25ft x 25ft= 625 Square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Steel Furniture &amp; Others etc</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 06 Employees.</li><li>▪02 Will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

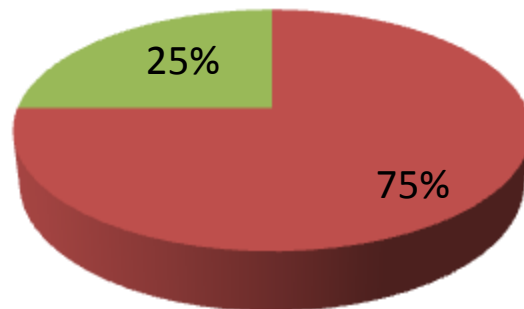
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Steel Furniture & Others etc	8400	252000	3024000
<b>Total Sales (A)</b>	8400	252000	3024000
<b>Less Variable Expense</b>			
Steel Furniture & Others etc	6300	189000	2268000
<b>Total variable Expense (B)</b>	6,300	189000	2268000
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,100	63000	756000
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		1500	18000
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		42000	504000
Entertainment		500	6000
Guard		120	1440
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		54,520	654240
<b>Net Profit (E)= [C-D]</b>		8,480	101760

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Square bar	1	50000	50,000	1	50,000	50,000	100,000
Almira	1	20000	20,000	1	20,000	20,000	40,000
Welding machine	3	15000	45,000	1	10,000	10,000	55,000
Others	1	5000	5,000	0	0	0	5,000
Security	1	120000	120000				120000
<b>Total</b>	<b>6</b>	<b>0</b>	<b>240000</b>	<b>3</b>	<b>0</b>	<b>80,000</b>	<b>320000</b>

## Source of Finance



- Entrepreneur's Contribution 240,000
- Investor's Investment 80,000
- Total 320,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Steel Furniture & Others etc	11200	336000	4032000	4233600	4445280
<b>Total Sales (A)</b>	11200	336000	4032000	4233600	4445280
<b>Less Variable Expense</b>					
Steel Furniture & Others etc	8400	252000	3024000	3175200	3333960
<b>Total variable Expense (B)</b>	8,400	252000	3024000	3175200	3333960
<b>Contribution Margin (CM) [C=(A-B)</b>	2,800	84000	1008000	1058400	1111320
<b>Less Variable Expense</b>					
Rent		2,000	24000	24,000	24000
Electricity bill		2000	24000	24500	25000
Transportation		3,500	42000	42,500	43000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		54000	648000	648000	648000
Entertainment		500	6000	6000	6000
Guard		120	1440	1440	1440
Mobile bill		500	6000	6100	6200
<b>Total fixed cost (D)</b>		67,620	811,440	812,540	813640
<b>Net Profit (E)= [C-D]</b>		16380	196560	245,860	297680
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	196,560	245,860	297680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		164,560	378420
	<b>Total Cash Inflow</b>	276560	410420	676100
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	164,560	378420	644100

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

বিশ্বমিষ্টিয়ারি বাহুমানির বাহিন্য

# মা স্টীল ইঞ্জিনিয়ারিং ওয়ার্কসপ

মিলন

এখানে স্টীলের আলমারী, শোকেস, যাবতীয় জানালা ও বারান্দার গ্রীল  
কেচি গেট, সাটার গেট, স্টীলের দরজা, এস.এস এর সিঁড়ি, ফাইল কেভিনেট  
ওয়্যারহাউস, গেট ইত্যাদি অতিয়ত্ত্ব সহকারে তৈরী করা হয়।



সুব্বজ বাজার, টাঙ্গাইল। মোবাঃ ০১৭৮৫-৫২৭৪৫১, ০১৭৬৪-৭০৭৮৫২























গাণিতিক ব্যাংক

স্বতন্ত্র প্রতিষ্ঠান

সংসদীয় শাখা

এই ব্যাংক বাংলাদেশ সরকার কর্তৃক গঠিত এবং, বাংলাদেশ/সংসদীয়  
স্বতন্ত্র প্রতিষ্ঠান হিসেবে পরিচালিত হইবে।  
এই ব্যাংক সরকার কর্তৃক গঠিত হইবে এবং, বাংলাদেশ/সংসদীয়  
স্বতন্ত্র প্রতিষ্ঠান হিসেবে পরিচালিত হইবে।

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ট্রেড লাইসেন্স  
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মা জীবন সিন্ধিয়া বিদ্যালয়  
স্বাক্ষর  
স্বাক্ষর

# FAMILY PICTURE

