

Proposed NU Business Name: **MS S.D MACHINARIES**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHANKAR CHANDRA DAS
Age	:	31-07-1982 (35 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: North Gobindapur ; P.O: Hazir Bazar ; P.S: Feni Sadar ; 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	:	ANJU RANI DAS
(iii) Father's name	:	KANTI LAL DAS
(iv) GB member's info	:	Branch: Kalidaha, Feni, Centre # 12 (Female), Member ID: 5854/1, Group No: 08 Member since: 19-06-2004 (12 Years) First loan: BDT 5,000/- Existing loan: BDT 110,000 Outstanding loan: BDT 50,400
Further Information:		
(v) Who pays GB loan installment	:	Self
(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	:	15 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-996239
Family's Contact No.	:	01820-256000
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANJU RANI DAS joined Grameen Bank since 12 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	:	MS S.D MACHINARIES
Location	:	Lalpol Bazar, Feni
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 200,000/- (from existing business) 71% Required Investment BDT 80,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 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; Mobil, Piston, Bearing, Spring etc▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni, Dhaka, Chittagong.▪Agreed grace period is 3 months.

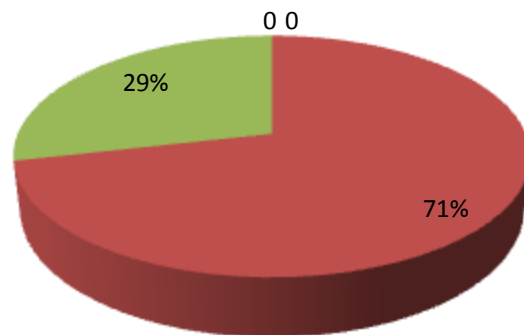
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Power box, Bearing, Spring etc	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
Power box, Bearing, Spring etc	3,400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		2500	30000
Electricity bill		400	4800
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		8,600	103200
Net Profit (E)= [C-D]		9,400	112800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Mobil	0	0	15,000	0	0	20,000	35,000
Piston	0	0	10,000	0	0	25,000	35,000
Piston Ring	0	0	10,000	0	0	0	10,000
Starting Pin	0	0	5,000	0	0	0	5,000
Break Oil	0	0	13,000	0	0	20,000	33,000
Wheel XI	0	0	6,000	0	0	0	6,000
Break Show	0	0	8,000	0	0	0	8,000
Bearing	0	0	25,000	0	0	15,000	40,000
Palm Card	0	0	5,000	0	0		5,000
Liner , Ring, Others	0	0	53,000	0	0		53,000
Security	0	0	50,000	0	0	0	50,000
Total	0	0	200,000	0	0	80,000	280,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 80,000
- Total 280,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Power box, Bearing, Spring etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less Variable Expense					
Power box, Bearing, Spring etc	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense (B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less Variable Expense					
Rent		2,500	30,000	30,000	30,000
Electricity bill		700	8,400	8,800	9,300
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		9,000	108,000	108,600	109,400
Net Profit (E)= [C-D]		13,500	162,000	174,900	188,275
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	162,000	174,900	188,275
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		130,000	272,900
	Total Cash Inflow	242,000	304,900	461,175
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	130,000	272,900	429,175

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













মেসার্স এম. ডি মেশিনারীজ এন্ড সি.এন. জি অটো মোবাইল

এখানে আমরা পাওয়ার ট্রাক
সহ বিভিন্ন
জাতীয় যন্ত্রপাতি
সহ বিভিন্ন
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শ্রীঃ শংকর চন্দ্র দাস

যোগাযোগ করুন: ০২৬১০৭১৩৪১০
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