

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



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

Name	:	<b>MINTU DEBNATH</b>
Age	:	07-11-1989(28 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Bade Gangair P.O: Gangair P.S:Modhupur Dist: Tangail.
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>RONTA DEBNATH</b>
(iii) Father's name	:	<b>NITAI CANDRA DEBNATH</b>
(iv) GB member's info	:	Branch:Pakutiya,Ghatail, Centre # 67(Female), Member ID: 8553, Group No: 12 Member since: 16-08-2011(06Years) First loan: BDT 10,000 Taka.
Further Information:		Existing loan: 100000 Outstanding loan: 79360
(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.)	:	None
Business Experiences and Training Info	:	18 years experience in running business. He Has Trained 09 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-473216
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RODNA DEBNATH** Joined Grameen Bank Since 06 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

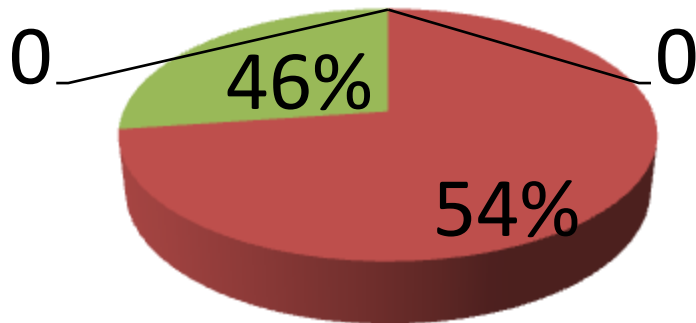
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MITU ENGINEERING WORKSHOP</b>
Location	:	Pakutiya,Ghatail , Tangail.
Total Investment in BDT	:	BDT 478,000 Taka
Financing	:	Self BDT 328,000 (from existing business) 54% Required Investment BDT 150,000(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 8,000 Taka.
Proposed Salary	:	BDT 8,000 Taka.
Size of shop	:	15 ft x 30 ft= 200 Square ft
Security of the shop	:	40,000 taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Mobil,Show Cup,Half Store,Class Palte,Tube,Chain Set,Tayar,Motor Cycle,Etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No Employee.</li> <li>▪The shope is rented.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Mobil,Show Cup,Half Store,Class Palte,Tube,Chain Set,Tayar,Motor Cycle,Etc.	4,000	120,000	1440000
Servicing	300	9,000	108000
	0	0	0
<b>Total Sales (A)</b>	<b>4,300</b>	<b>129,000</b>	<b>1548000</b>
<b>Less. Variable Expense</b>			
Mobil,Show Cup,Half Store,Class Palte,Tube,Chain Set,Tayar,Motor Cycle,Etc.	3,200	96,000	1152000
Servicing	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1152000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>396000</b>
<b>Less. Fixed Expense</b>			
Rent		2000	24,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		8000	96,000
Salary (stuff)		7000	84,000
Transportation		1500	18,000
Entertainment		300	3,600
Genaretor		200	2,400
Guard		100	1,200
<b>Total fixed Cost (D)</b>	<b>0</b>	<b>19700</b>	<b>236,400</b>
<b>Net Profit (E) [C-D]</b>		<b>13,300</b>	<b>159,600</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobil Dram	1	32000	32,000	2	32000	64000	96,000
Mobil Kouta	100	450	45,000	0	0	0	45,000
Show Cup	5	3,000	15,000			0	15,000
Half Store	10	800	8,000			0	8,000
Class Plate	10	1,850	18,500	0	0	0	18,500
Tube	100	350	35,000	100	360	36000	71,000
Chain Set	5	1,700	8,500			0	8,500
Pora Mobil	2	8,000	16,000	0	0	0	16,000
Tayar	100	500	50,000	100	500	50000	100,000
Motor Cycle	2	30,000	60,000			0	60,000
Security	1	40000	40,000			0	40,000
<b>Total</b>	<b>336</b>	<b>118,650</b>	<b>328,000</b>	<b>202</b>	<b>32,860</b>	<b>150,000</b>	<b>478,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:328,000**  
**Investor Investment:150,000**  
**Total Investment:478,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Mobil,Show Cup,Half Store,Class Palte,Tube,Chain Set,Tayar,Motor Cycle,Etc.	5000	150000	1800000	1890000	1984500
<b>Servicing</b>	300	9000	108000	113400	119070
	0	0	0	0	0
<b>Total Sales (A)</b>	5300	159000	1908000	2003400	2103570
<b>Less. Variable Expense</b>		0	0	0	0
Mobil,Show Cup,Half Store,Class Palte,Tube,Chain Set,Tayar,Motor Cycle,Etc.	4000	120000	1440000	1512000	1587600
<b>Servicing</b>	0	0	0	0	0
	0	0	0	0	0
<b>Total variable Expense (B)</b>	4000	120000	1440000	1512000	1587600
<b>Contribution Margin (CM) [C=(A-B)]</b>	1300	39000	468000	491400	515970
<b>Less. Fixed Expense</b>					
<b>Rent</b>		2000	24000	25200	26460
<b>Electricity Bill</b>		300	3600	3780	3969
<b>Mobile Bill</b>		350	4200	4410	4630.5
<b>Salary (self)</b>		8000	96000	100800	105840
<b>Salary( stuff)</b>		7000	84000	88200	92610
<b>Transportation</b>		1500	18000	18900	19845
<b>Entertainment</b>		350	4200	4410	4630.5
<b>Generator</b>		200	2400	2520	2646
<b>Gurd</b>		100	1200	1260	1323
<b>Depriciation</b>		0	0	0	0
<b>Total Fixed Cost</b>		19800	237600	249480	261954
<b>Net Profit (E) [C-D]</b>		19200	230400	241920	254016
<b>Investment Payback</b>			60000	60000	60000



# 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	150,000		
1.2	Net Profit	230400	241920	254016
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		170400	352320
	<b>Total Cash Inflow</b>	380400	412320	606336
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	210000	60000	60000
<b>3</b>	<b>Net Cash Surplus</b>	170400	352320	546336

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 18 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



নবীন উদ্যোক্তা  
সহযোগিতায় দেশের পক্ষে সমর্থিত বলে দি।

Touch Point

মিতু ইঞ্জিনিয়ারিং ওয়ার্কস  
ফোন: ১৭৮৩৩৩৩

পাক  
০১৭৮













হেফজা বিভাগ  
নায়েমগাঁও বিভাগ  
নূরানী বিভাগ  
বাগছা কুরআন শিক্ষা বিভাগ

**আবাসিক  
অনাবাসিক**

বিঃ দ্রঃ নূরানী ও বিফয়াল কুরআন বিভাগে  
ছাত্রদের জন্য পৃথক আবাসিক ক্যাম্পাস।

সংস্পর্শে আসবেনকোনদেজো

**ডাঃ**  
ফোনঃ  
মুহতারিম, মাঃ  
০১৭৭





# FAMILY PICTURE