

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



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MITTU MIAH
Age	:	09-07-1991 (26 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	3 Brothers
Address	:	Vill:Dariyapur P.O: Dariyapuri P.S: Shakhipur, 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	:	MURSHIDA BEGUM
(iii) Father's name	:	ANWAR HOSSAIN
(iv) GB member's info	:	Branch: Dariyapur, Centre # 1 Female), Member ID: 1250, Group No: 04 Member since 03/08/2014 to 2017 (03 Years) First loan: BDT 10,000/- Existing loan :BDT 30,000/- Outstanding loan: BDT 16,733/-
Further Information:		
(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.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	4 years of business experience. 3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-463444
Family's Contact No.	:	01824-917308
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Shakhipur unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MURSHIDA BEGUM joined Grameen Bank since 3 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

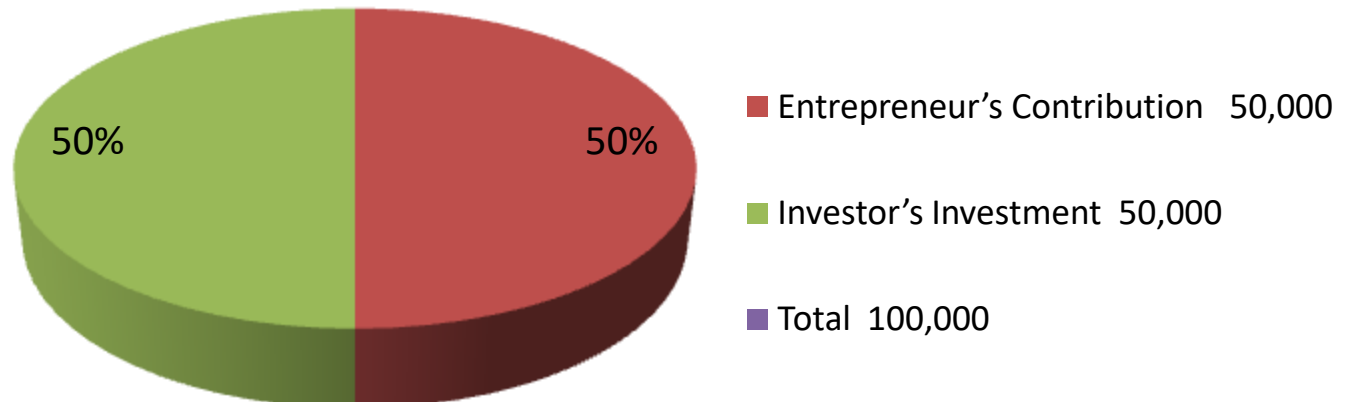
Business Name	:	MA ENGINEERING WORKSHOP
Location	:	Dariyapur
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	36 ft x 10 ft= 360 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in workshop materials▪Average 30% gain on sales.▪The business is operated by entrepreneur.▪The farm is own.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Workshop Materials	2000	60000	720000
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Workshop Materials	1400	42000	504000
Total Variable Expense	1400	42000	504000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		0	0
Electric Bill		2500	30000
Transportaion		3000	36000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		11000	132000
Net Profit (E)= [C-D]		7000	84000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grill			50,000				50,000
Iron Materials						50,000	50,000
			50,000			50,000	100,000

Source Of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Workshop Materials	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Workshop Materials	1750	52500	630000	661500	694575
Total Variable Expense	1750	52500	630000	661500	694575
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		2500	30000	30300	30600
Transportaion		3000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		11000	132000	134200	136490
Net Profit (E)= [C-D]		11500	138000	144900	152145
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	0		
1.2	Net Profit	138,000	144900	152145
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118000	242900
	Total Cash Inflow	138,000	262,900	395,045
2	Cash Outflow			
2.1	Purchase of Product	0		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	20,000	20,000	20,000
3	Net Cash Surplus	118,000	242,900	375,045

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :03 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







