

Maa Engineering Workshop





Brief info of Nobin Udyogta

| | | |
|---|---|---|
| Name Nobin Udokta | : | Md Billal Uddin |
| Mother's Name | : | Mrs Fathema Khatun (She is a GB Loanee. Her ID # 6065, Raipur, Barhatta, Netrokona) |
| Father's Name | : | Late Md Idris Ali |
| Address | : | Vill. Baluchara, Post Office: Fokirer Bazar, Barhatta, Netrokona |
| Education Loan Received by entrepreneur | | 75,000/- |
| Educational Qualification | : | MA in Bangla |
| Experience | : | Running his engineering workshop since last 6 Months. |

Existing Business Status

Business Experience: I have received training on electrical work from BARD, Comilla. . I started my business in 2013 and since then I am making door, window, almirah, and other repair services.

Existing Business value with particulars:

| SI No. | Particulars | Quantity | Amount(in Tk) |
|--------------|------------------------|----------|---------------|
| 1 | Welding Machine | 1 | 30,000 |
| 2 | Drill Machine | 1 | 25,000 |
| 3 | Hand Drill Machine | 1 | 25,000 |
| 4 | Hanter Machine | 1 | 6000 |
| 5 | Electricity Line meter | | 55000 |
| 6 | Raw Materials | | 20000 |
| 7 | Shining Machine | | 9000 |
| Total | | | 150000 |

Existing Business Photo



୧୦/୦୧/୨୫ ଟଙ୍କା ଉପରେ ମାଲମାଲ କମ୍ କରା ହେବ:

| | | | | | |
|-------|---|--------------|-------|---|-------|
| ପାଥେଲ | — | ୧୦୦୦୮ | ୧୦୦୦୦ | — | ଲମ୍ପସ |
| ମାତ | — | ୭୦୦୦୮ | ୧୧୧୧୦ | — | ୦୩୮ |
| ମିଟି | — | ୬୦୦୦୮ | ୧୨୨୨୦ | — | ୧୩୮ |
| ରୂଢ଼ | — | ୭୦୦୦୮ | ୧୩୩୩୦ | — | ୨୩୮ |
| | | ମୋଟ = ୩୧୦୦୦୮ | ୧୫୫୫୫ | — | ୩୩୮ |

୧୫/୦୧/୨୫ ଟଙ୍କା ଉପରେ ଯକ୍ଷମାମାନ ବିକ୍ରି କରା ହେବ = ୨୧୦୦୦୮

୧-୦୧-୨-୫ ଟଙ୍କା ଉପରେ ପର୍ଯ୍ୟନ୍ତ ମାର୍ଜିନିଂ ବାବଦ ଆୟ ହେବ = ୭୦୦୦୮
 ମୋଟ = ୭୦୦୦୦୮

* ଜାନୁୟାରୀ ମାସେ ଆୟ
 ହେବ = ୨୦୦୦୮

କ୍ଷତ୍ରିୟ ଦେୟତା ହେବ

ଯାଗ୍ୟମାତ

ସର ଡାକ୍ତା

ବିଦ୍ୟୁତ୍ ବିଲ

(-) ୨୦୦୦୮
 ୨୫୦୦୦୮
 (-) ୧୦୦୮
 ୨୪୯୦୦୮
 (-) ୨୦୦୦୮
 ୨୨୯୦୦୮
 (-) ୫୦୦୮
 ୨୨୪୦୦୮

୦୨/୦୧/୨୫ ଟଙ୍କା ଉପରେ ମାଲମାଲ କମ୍ କରା ହେବ:

| | | |
|-------------|---|--------|
| ଜୁଟିକାର | — | ୮୦୦୦୮ |
| କ୍ଷୁଦ୍ରାବଦର | — | ୭୦୦୦୮ |
| ମିଟି | — | ୬୦୦୦୮ |
| ମାତ | — | ୧୦୦୦୮ |
| ଅନ୍ୟାନ୍ୟ | — | ୨୦୦୦୮ |
| | | ୨୬୦୦୦୮ |

୦୩/୦୧/୨୫ ଟଙ୍କା ଉପରେ ଯକ୍ଷମାମାନ ବିକ୍ରି କରା ହେବ = ୭୫,୫୦୦୮

୦-୧-୨-୫ ଟଙ୍କା ଉପରେ ପର୍ଯ୍ୟନ୍ତ ମାର୍ଜିନିଂ ବାବଦ ଆୟ ହେବ = ୫୫୦୦୮
 ମୋଟ = ୮୧,୦୦୦୮

* ଫେବ୍ରୁୟାରୀ ମାସେ ଆୟ ହେବ
 ୨୦୧୦୦୮

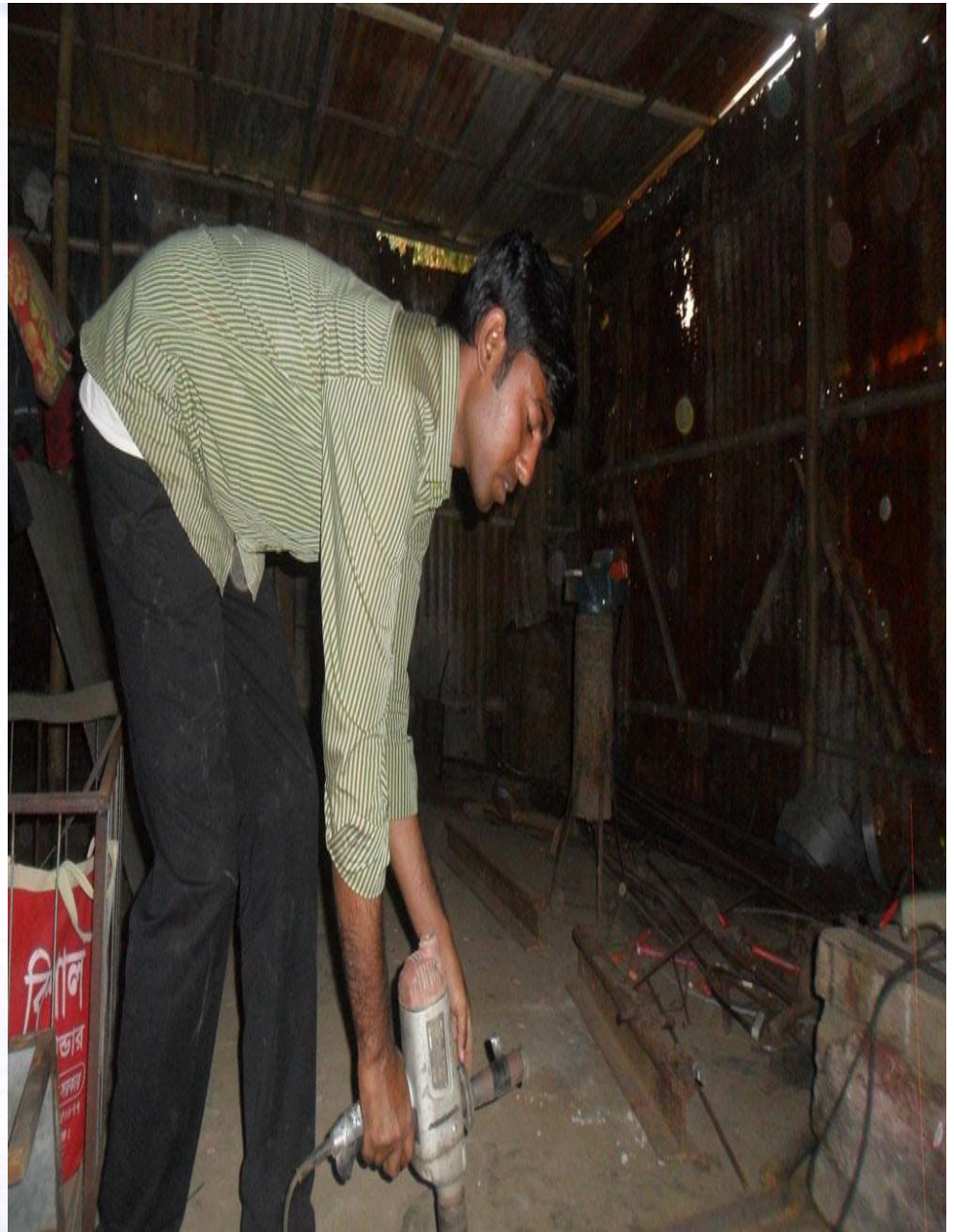
କ୍ଷତ୍ରିୟ ଦେୟତା ହେବ

ଯାଗ୍ୟମାତ


ସର ଡାକ୍ତା

ବିଦ୍ୟୁତ୍ ବିଲ

ମୋଟ = ୮୧,୦୦୦୮
 (-) ୨୧,୦୦୮
 ୬୦,୦୦୦୮
 (-) ୫,୦୦୮
 ୫୫,୦୦୦୮
 (-) ୨୦,୦୦୮
 ୩୫,୦୦୦୮
 ୫,୦୦୮
 ୩୯,୯୯୯୮



Existing Business Supporting papers


ক্রমিক নং- ০২ (০৪)
তারিখঃ ০৮/০৩/২০০৯ইং


গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বাংলাদেশ সমবায় একাডেমী
কোটবাড়ী, কুমিল্লা।
সনদ পত্র

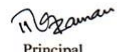
প্রত্যয়ন করা যাইতেছে যে, বিলল উদ্দিন উপজেলার বালুচড়া সার্বিক
গ্রাম উন্নয়ন সমবায় সমিতি লিঃ এর সদস্য জনাব বিজয়সেন উদ্দিন
পিতা ইদ্রিস আলী মাতা ফাতেমা খাতুন
সিভিডিপি প্রকল্পের সমবায় অংশের আওতায় ইলেকট্রিক্যাল হাউজ ওয়্যারিং কোর্স কৃতিত্বের সাথে সম্পন্ন
করিয়াছেন। কোর্সের মেয়াদকাল ১৬/০২/২০০৯ হইতে ০৮/০৩/২০০৯ পর্যন্ত এবং তাঁর প্রাপ্ত গ্রেড "A"।

Government of the Peoples Republic of Bangladesh
Bangladesh Co-Operative Academy
Kotbari, Comilla. Serial No- 02 (04)
Date : 08/03/2009


Certificate

*This is to Certify that Bilal Uddin
Father Ishis Ali Mother Fatema Khatun
Upaxilla Barhatta is a member of Baluchara comprehensive
village development Co-operative Society Limited has successfully
completed Electrical House Wiring course under CVD.P Project of Co-
operative portion. The duration of the course is 16/02/2009 to 08/03/2009
and he achieved grade "A"*


Course Director



Principal

This certificate is issued without any erase, correction or overwriting.


ইউ, পি ফরম - ১৩
লাইসেন্স ফি আদায় রেজিস্টার/ অর্থ বৎসরঃ ২০১৬-২০১৪
ট্রেড লাইসেন্স

৭ নং বালুচড়া ইউনিয়ন পরিষদ
উপজেলাঃ বালুচড়া জেলাঃ কুমিল্লা
ক্রমিক নম্বর-

লাইসেন্স নম্বরঃ ২৪৫ তারিখঃ ৪/৪/১৪
লাইসেন্স ধারীর নামঃ শ্রীঃ বিজয়সেন উদ্দিন
পিতা/স্বামীর নামঃ শ্রীঃ ইদ্রিস আলী
ঠিকানাঃ শ্রীঃ বালুচড়া বৈদ্য কৃতিত্ব প্রকল্প, বালুচড়া/কুমিল্লা
পেশার ধরণঃ উপায়ুক্ত
০০/০১/১৪ তারিখ পর্যন্ত বৈধ। ফি প্রদানের পরিমাণঃ ২০০৬
টাকা (কথায়ঃ দুই হাজার দুইশত)
প্রাপ্ত হয়ে তার ব্যবসা/ বৃত্তি/ পেশাঃ ২৬/৬/০০ ০২/১০ ০২/০৭/১৪
০০/০১/১৪ পর্যন্ত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।


২/৪/১৪
সেঃ মাসী অফিসার/ উপদেষ্টা
জ্যেষ্ঠ মাসী
দুর্ভোগারম্যাক্সের স্বাক্ষর
কুমিল্লা, কোমিল্লা।

তারিখঃ ২/৪/১৪

Additional investment with particulars and Value

Now I want to extend my business as I found it is a profitable business.

| SL. No. | Particulars | Quantity | Amount(In Tk) |
|---------|-----------------------------|----------|-----------------|
| 1. | Shop Advance | 1 | 50,000 |
| 2. | Ladthe Machine | 1 | 1,50,000 |
| 3. | Pumper Machine | 1 | 15,000 |
| 4. | Rod, Alenga, Plain metal | 1 Ton | 70,000 |
| 5. | Plain sheet different gauge | 300KG | 25,000 |
| 6. | Working Capital | | 10,000 |
| | Total | | 3,20,000 |

Project Description

(For Expansion of proposed project)

| | |
|---|--|
| Project Location: | Fokirer Bazar, Baluchara, Barhatta, Netrokona. |
| Existing Project Value | Tk. 1,50,000 |
| Project Expansion Cost | Tk.3,20,000 |
| Total Project Cost: | Tk. 4,70,000 |
| Project Finance: | |
| Entrepreneur | Tk. 1,50,000 |
| Investor | Tk. 3,20,000 |
| Project Implementation: The expansion project will start with some new machineries where I will add some additional products. The main products will be door, window grill and frame, almirah, shelves and other sources of income are repair and services. Pay back period is estimated to be in 4 years. | |

OBJECTIVES

- Employment generation for Nobin Udyokta himself;
- Making quality products available for local people;
- Create employment opportunities for others;
- Encourage other youths to participate in self-employment.

New Project Assumption

- New products will be added on local demand, like almirah, book shelves, different kind of door and window frame;
- Current production volume will be increased;
- More products' availability will attract more customer;

5 Years Financial Projection including existing business

| Particulars | Quantity PA | Price | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|-------------------------------------|----------------|--------|------------------|------------------|------------------|------------------|------------------|
| Revenue : | | | | | | | |
| Door | 36 | 5,500 | 198,000 | 217,800 | 239,580 | 263,538 | 289,892 |
| Window | 48 | 4,000 | 192,000 | 211,200 | 232,320 | 255,552 | 281,107 |
| shop Sutter | 12 | 14,000 | 168,000 | 184,800 | 203,280 | 223,608 | 245,969 |
| Collapse Gate | 12 | 20,000 | 240,000 | 264,000 | 290,400 | 319,440 | 351,384 |
| Almirah | 12 | 25,000 | 300,000 | 330,000 | 363,000 | 399,300 | 439,230 |
| Shelves | 24 | 2,800 | 67,200 | 73,920 | 81,312 | 89,443 | 98,388 |
| Repairs and Services | | 60,000 | 60,000 | 66,000 | 72,600 | 79,860 | 87,846 |
| Income from others Sources | | | 12,000 | 15,000 | 18,000 | 20,000 | 25,000 |
| Total Revenue | | | 1,237,200 | 1,362,720 | 1,500,492 | 1,650,741 | 1,818,815 |
| Cost of Production: | | | | | | | |
| Door | 36 | 3,175 | 114,300 | 125,730 | 138,303 | 152,133 | 167,347 |
| Window | 48 | 2,695 | 129,360 | 142,296 | 156,526 | 172,178 | 189,396 |
| shop Sutter | 12 | 10,000 | 120,000 | 132,000 | 145,200 | 159,720 | 175,692 |
| Collapse Gate | 12 | 15,000 | 180,000 | 198,000 | 217,800 | 239,580 | 263,538 |
| Almirah | 12 | 18,000 | 216,000 | 237,600 | 261,360 | 287,496 | 316,246 |
| Shelves | 24 | 2,000 | 48,000 | 52,800 | 58,080 | 63,888 | 70,277 |
| Electricity Bills | | | 48,000 | 52,800 | 58,080 | 63,888 | 70,277 |
| Night Guard | | | 6,000 | 6,600 | 7,260 | 7,986 | 8,785 |
| Wages | | | 15,000 | 16,500 | 18,150 | 19,965 | 21,962 |
| Total COGS: | | | 876,660 | 964,326 | 1,060,759 | 1,166,834 | 1,283,518 |
| Gross Profit: | | | 360,540 | 398,394 | 439,733 | 483,907 | 535,297 |
| Administrative Expenses: | | | | | | | |
| Salary | | | 96,000 | 108,000 | 120,000 | 132,000 | 144,000 |
| Office Stationary | | | 2,000 | 3,000 | 3,000 | 4,000 | 4,000 |
| Repair and maintenances | | | 24,000 | 28,000 | 32,000 | 35,000 | 4,000 |
| Travel allowances/phone call | | | 18,000 | 19,800 | 21,780 | 23,958 | 26,354 |
| Depreciation 15% on Tk. 3,00,000 FA | | | 45,000 | 45,000 | 45,000 | 45,000 | 45,000 |
| Other Expenses | | | 12,000 | 12,000 | 15,000 | 15,000 | 18,000 |
| Total Administrative Expenses: | | | 197,000 | 215,800 | 236,780 | 254,958 | 241,354 |
| Net Profit | | | 163,540 | 182,594 | 202,953 | 228,949 | 293,944 |

Projected Cash Flow

| Particulars | 0 | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|---------------------------|---------|---------------|----------------|----------------|----------------|-----------|
| Cash inflow | | | | | | |
| Opening Balance | 0 | 10,000 | 65,540 | 112,134 | 179,087 | 272,036 |
| Investment: | | | | | | |
| (a) Nobin Udyokta | 150,000 | 0 | 0 | 0 | 0 | 0 |
| (b) Investors | 320,000 | 0 | 0 | 0 | 0 | 0 |
| Revenue | 0 | 1,237,200 | 1,362,720 | 1,500,492 | 1,650,741 | 1,818,815 |
| Total Receipts | 470,000 | 1,247,200 | 1,428,260 | 1,612,626 | 1,829,829 | 2,090,851 |
| Cash Outflow: | | | | | | |
| Cost of goods sold | 200,000 | 876,660 | 964,326 | 1,060,759 | 1,166,834 | 1,283,518 |
| Operating expenses | 10,000 | 221,000 | 251,800 | 272,780 | 290,958 | 277,354 |
| Machinery | 250,000 | | | | | |
| Return to investor | | 84,000 | 100,000 | 100,000 | 100,000 | 0 |
| Total payment | 460,000 | 1,181,660 | 1,316,126 | 1,433,539 | 1,557,792 | 1,560,872 |
| Closing Balances | 10,000 | 65,540 | 112,134 | 179,087 | 272,036 | 529,980 |

CHALLENGES

- **Excessive raw materials stock;**
- **Fire;**
- **Delivery the product on time;**
- **Electricity problem;**
- **Technical problem of the machineries.**

Overcome

- Always try to avoid stock raw materials (take order then buy raw materials if possible);
- Keep fire resistances instrument in the shop;
- Try to work off pick hours to cover electricity problem;
- Regular safety check of the machineries.

Thanks

