

M SMAA ENGINEERING WORKSHOP



Project identification and prepared by: Md. Kazem Uddin, Bashon Unit
Project verified by: Md. Mizanur Rahman Patwary
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MONJUR HOSEN
Age	:	28-12-1992 (22 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	Two Brothers & One Sister
Present Address	:	Vill: Jogitola, P.O: BRR-1701, P.S: Gazipur Sadar, Dist: Gazipur.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MINARA BEGUM
(iii) Father's name	:	MD. KUDDUS MIA
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 48 (Female), Member ID: 7251, Group No: 10 Member since: 02-03-2004 (11 Years) First loan: 5,000 taka.
Further Information:	:	Existing Loan: BDT 1,00,000, Outstanding loan: BDT 17,700
(v) Who pays GB loan installment	:	Father No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862824790
Mother Contact No.	:	01689167819
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Minara Begum is a member of Grameen Bank since 11 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture. She brought a change in their life by getting and properly utilizing loan from GB.

Proposed Nobin Udyokta Business Info

Business Name	:	M S MAA ENGINEERING WORKSHOP
Location	:	Jogitola Rajib Super Market, (BRR 1), Joydevpur, Gazipur.
Total Investment in BDT	:	3,20,000taka
Financing	:	Self BDT 1,70,000 (from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Steel Almirah, Shelf, Door, Window, Gate, Grill etc. ▪Average 35% gain on sales. ▪The business is operating by entrepreneur. Existing one employee. ▪After getting equity one employee will be appointed. ▪Collects goods from Chourasta, Joydevpur, Gazipur. ▪Agreed grace period is 4 months.

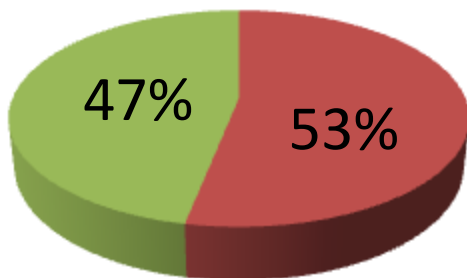
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel Almirah, Shelf, Door, Window, Gate, Grill etc.	50,000	600,000
Total Sales (A)	50,000	600,000
Less. Variable Expense		
Steel Almirah, Shelf, Door, Window, Gate, Grill etc.	32,500	390,000
Total variable Expense (B)	32,500	390,000
Contribution Margin (CM) [C=(A-B)]	17,500	210,000
Less. Fixed Expense		
Rent	2,000	24,000
Electricity Bill	1,000	12,000
Mobile Bill	400	4,800
Entertainment	300	3,600
Transportation	800	9,600
Salary (self)	6,000	72,000
Salary (staff)	2,500	30,000
Total fixed Cost (D)	13,000	156,000
Net Profit (E) [C-D]	4,500	54,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Plane Sheet (350kgx90=31,500) Angle 1.5"x1.5" (600kgx55=33,000) Flat bar (200kgx55=11,000) Square Bar (240kgx55=13,200) Z-Bar (150kgx53=8,000) Angle 1"x1" (100kgx53=5,300) Grill 3 piece (6,000x3=18,000)	1,20,000	1,50,000	3,70,000
Welding machine	15,000	-	15,000
Cutting machine	12,000	-	12,000
Gearing machine	3,000	-	3,000
Security	20,000	-	20,000
Total	1,70,000	1,50,000	3,20,000

Source of Finance



■ Entrepreneur's Contribution 170,000

■ Investor's Investment 150,000

■ Total 320,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Steel Almirah, Shelf, Door, Window, Gate, Grill etc.	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense				
Steel Almirah, Shelf, Door, Window, Gate, Grill etc.	58,500	702,000	737,100	773,955
Total variable Expense (B)	58,500	702,000	737,100	773,955
Contribution Margin (CM) [C=(A-B)]	31,500	378,000	396,900	416,745
Less. Fixed Expense				
Rent	2000	24,000	24,000	24,000
Electricity Bill	1,500	18,000	18,900	19,845
Mobile Bill	1,200	14,400	15,120	15,876
Entertainment	500	6,000	6,300	6,615
Transportation	1,200	14,400	15,120	15,876
Salary (self)	7,000	84,000	88,200	92,610
Salary (staff)	7,000	84,000	88,200	92,610
Total Fixed Cost	20,400	244,800	257,040	269,892
Net Profit (E) [C-D]	11,100	133,200	139,860	146,853
Investment Payback		60,000	60,000	60,000

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	150,000		
1.2	Net Profit	133,200	139,860	146,853
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73,200	153,060
	Total Cash Inflow	283,200	213,060	299,913
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	73,200	153,060	239,913

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 7 Years
Quality cloth & 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
Local competitors;

Pictures



























FAMILY PICTURE

