

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



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Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>BAKUL CHANDRA SARKER</b>
Age	:	18/01/1984 ( 34Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Polash pur, P.O: Kapashia, P.S: Kapashia, 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	:	<b>TORU BALA SARKER</b>
(iii) Father's name	:	<b>PUNNO CHANDRA SARKER</b>
(iv) GB member's info	:	Branch: Chandpur, Centre # 34 (Female), Member ID: 2938, Group No: 03 Member since: 05/06/2000 to 2010 (10 Years) First Loan: BDT 10,000 /-, Last Loan: BDT 40,000/-, Outstanding Loan: Nil
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 and Training Info	:	07 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Ox Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-876631
Family's Contact No.	:	01741-576981
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TORU BALA SARKER** joined with Grameen Bank for 10 years. 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	:	<b>MITU ENGINEERING WORKSHOP</b>
Location	:	Polash Bazar, Gazipur
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 68% Required Investment BDT 60,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	26 ft x 10 ft = 260 sq. ft
Security of the shop	:	BDT 34,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Square Bar, Angle, Jed Bar, S.M.S. Wire etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing one employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rounat Bazer.</li><li>▪Agreed grace period is 3 months.</li></ul>

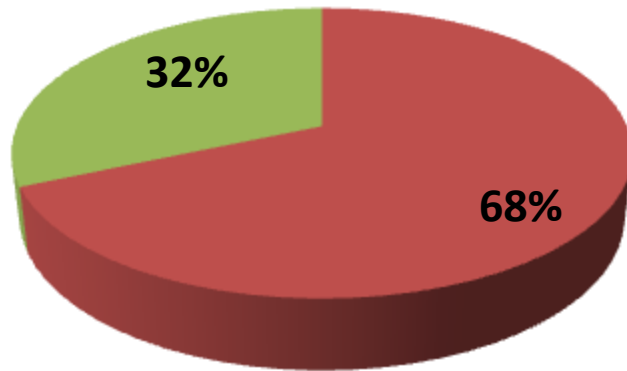
## Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Square Bar, Angle, Jed Bar, S.M.S. Wire etc.	0	100000	1200000
		0	0
<b>Total Sales(A)</b>	<b>0</b>	<b>100000</b>	<b>1200000</b>
Less Variable Expense (B)		0	0
Square Bar, Angle, Jed Bar, S.M.S. Wire etc.	0	75000	900000
<b>Total Variable Expense</b>		<b>75000</b>	<b>900000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>25000</b>	<b>300000</b>
Less Fixed Expense			
Rent		1000	12000
Electric Bill		800	9600
Transportation		800	9600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8350</b>	<b>100200</b>
<b>Net Profit (E)= [C-D]</b>		<b>16650</b>	<b>199800</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Angle	30	55	1,650	100	55	5,500	7,150
Square Bar	50	56	2,800	350	56	19,600	22,400
Planseet	60	50	3,000	300	50	15,000	18,000
Jet ber	20	57	1,140	180	57	10,260	11,400
Steel Almari	1	17000	17,000	0	0	0	17,000
Weallding	1	24000	24,000			0	24,000
Gash deel	1	15000	15,000			0	15,000
Garning	1	7000	7,000			0	7,000
Cater Ganing	1	4000	4,000			0	4,000
Ganing	1	16000	16,000			0	16,000
Secularity			34,000			0	34,000
Others			4,410			9,640	14,050
<b>TOTAL</b>			<b>130,000</b>			<b>60,000</b>	<b>190,000</b>

## Source of Finance



■ Entrepreneur's Contribution 130,000

■ Investor's Investment 60,000

■ Total 190,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Square Bar, Angle, Jed Bar, S.M.S. Wire etc.	0	150000	1800000	1890000	1984500
	0	0	0	0	0
<b>Total Sales(A)</b>	0	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>	0	0	0	0	0
Square Bar, Angle, Jed Bar, S.M.S. Wire etc.	0	112500	1350000	1417500	1488375
<b>Total Variable Expense</b>	0	<b>135000</b>	<b>1620000</b>	<b>1701000</b>	<b>1786050</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>37500</b>	<b>450000</b>	<b>472500</b>	<b>496125</b>
<b>Less Fixed Expense</b>	0				
Rent	0	1000	12000	12000	12000
Electric Bill	0	600	7200	3700	4000
Transportaion	0	1000	12000	12600	13230
Salary (Self)	0	5000	60000	60000	60000
Salary (Staff)	0	0	0	0	0
Entertainment	0	150	1800	1800	1800
Guard	0	0	0	0	0
Genarator	0	0	0	0	0
Mobil Bill	0	350	4200	4300	4400
<b>Total Fixed Cost (D)</b>	0	<b>8100</b>	<b>97200</b>	<b>94400</b>	<b>95430</b>
<b>Net Profit (E)= [C-D]</b>	0	<b>29400</b>	<b>352800</b>	<b>370440</b>	<b>388962</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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	60,000		
1.2	Net Profit	352,800	370440	388962
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		328800	675240
	<b>Total Cash Inflow</b>	<b>412,800</b>	<b>699,240</b>	<b>1,064,202</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>328,800</b>	<b>675,240</b>	<b>1,040,202</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others: 01  
Experience & Skill : 07 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



# গ্রামীণ শক্তি সামাজিক ব

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প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের

প্রকল্পের নাম:

শ্রীমতী ইন্ডিয়ান সার্ভিস প্রমার্কাঙ্গ

ইউনিটের নাম:

বঙ্গবন্ধু সার্ভিস প্রকল্প প্রস্তাব গ্রহণের তা

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম:

বকুল চন্দ্র সরকার

বয়স:

৩৪

জন্ম তারিখ: ১৮/০৩/১৯৮৪ জাতীয় পরি

শিক্ষাগত যোগ্যতা:

ওয়ে স্ট্রেনী

বৈবাহিক অবস্থা:

বিবাহিত

ছেলে-মেয়ের সংখ্যা:

২ মেয়ে











# FAMILY PICTURE

