

Proposed NU Business Name: **MAA BABA ENGINEERING WORKSHOP**



Project identification and prepared by: Md Atiqur Rahman,
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	DIPAK CHANDRA SARKAR
Age	:	01-01-1997 (18 Years)
Education, till to date	:	Class Seven
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers and 2 Sister
Address	:	Vill: Dholdingor, P.O: Mogra, P.S: Kalihati, 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	:	USHARANI
(iii) Father's name	:	NIKHIL CHANDRA MALOW
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 34 (Female), Member ID: 1167, Group No: 04 Member since: 04-10-2003 (12 Years) First loan: 4,000 taka.
Further Information:		Existing loan: BDT 30,000 Outstanding loan: BDT 20,100
(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	:	Six years experience in running business. He has training for two years.
Other Own/Family Sources of Income	:	Fathers Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-157653
Brother Contact No.	:	01796-703066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Usharani joined Grameen Bank since 12 years ago . At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA BABA ENGINEERING WORKSHOP
Location	:	Elenga bazaar, Kalihati, Tangail.
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,00,000(from existing business) 57% Required Investment BDT 1,50,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 12 ft= 264 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; grill, collapsible gate, rack, showcase, etc. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. Existing one employee. ▪The shop is rented. ▪Collects goods from Dhaka, Tangail. ▪Agreed grace period is 4 months.

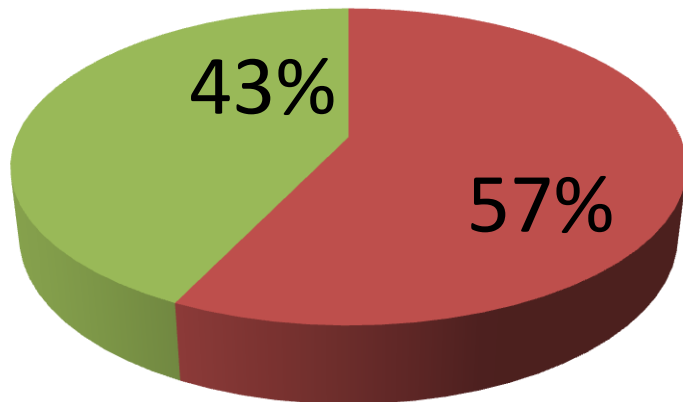
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
grill, collapsible gate, rack, showcase, etc	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
grill, collapsible gate, rack, showcase, etc	56,000	672,000
Total variable Expense (B)	56,000	672,000
Contribution Margin (CM) [C=(A-B)]	24,000	288,000
Less. Fixed Expense		
Rent	2,000	24,000
Electricity bill	1,200	14,400
Generator Bill	100	1,200
Mobile Bill	200	2,400
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (Staff)	6,000	72,000
Entertainment	200	2,400
Guard	100	1,200
Total fixed Cost (D)	15,800	189,600
Net Profit (E) [C-D]	8,200	98,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Angle, Square Bar, Z-bar,	39,000	1,00,000	1,39,000
Flat bar	11,000	50,000	61,000
Steel Gate, Grill	80,000	-	80,000
Welding Machine, Drill Machine,	20,000	-	20,000
Security	50,000	-	50,000
Total	2,00,000	1,50,000	3,50,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 150,000
- Total 350,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
grill, collapsible gate, rack, showcase, etc	115,000	1,380,000	1,449,000	1,521,450
Total Sales (A)	115,000	1,380,000	1,449,000	1,521,450
Less. Variable Expense				
grill, collapsible gate, rack, showcase, etc	80,500	966,000	1,014,300	1,065,015
Total variable Expense (B)	80,500	966,000	1,014,300	1,065,015
Contribution Margin (CM) [C=(A-B)]	34,500	414,000	434,700	456,435
Less. Fixed Expense				
Rent	2,000	24,000	24,000	24,000
Electricity bill	1,200	14,400	16,000	17,000
Generator bill	100	1,200	1,500	1,800
Mobile bill & SMS Monitoring	300	3,600	4,000	4,500
Transportation	1,500	18,000	20,000	22,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (Staff)	6,000	72,000	72,000	72,000
Entertainment	300	3,600	4,000	4,500
Guard	100	1,200	4,000	4,500
Non Cashi Item				
Depreciation	333	4,000	4,000	4,000
Total Fixed Cost	16,833	202,000	209,500	214,300
Net Profit (E) [C-D]	17,667	212,000	225,200	242,135
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	212,000	225,200	242,135
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		156,000	325,200
	Total Cash Inflow	366,000	385,200	571,335
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	156,000	325,200	511,335

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 06 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

মা-বাবা ইঞ্জিনিয়ারিং ওয়ার্কসপ

শ্রোঃ দিপক চন্দ্র সরকার

এখানে সুদক্ষ কারিগর দ্বারা এস.এস.পাইপের সিড়ির রেলিং, বারান্দা রেলিং মেইন গেট, খাট,
খাটিনা, দোলনা, সোফা, ডাইনিং টেবিল তৈরি করা হয় এবং লোহার যাবতীয় কাজ করা হয়।
কলেজ রোড, এলেক্সা, ঢাকা-১৫১৩৩৩। মোবাইল: ০১৭৬৭-১৫৭৬৬৩

































FAMILY PICTURE

