

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



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Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOZIBAR RAHMAN
Age	:	15-11-1984 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Korail, P.O: Korail, P.S: Mirzapur, 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	:	ANOWARA BEGUM
(iii) Father's name	:	MD BAREK TALUKDER
(iv) GB member's info	:	Branch: Mohera Mirjapur, Centre # 78 (Female), Member ID: 7106/1, Group No: 07 Member since: 07-03-2005 (10 Years) First loan: 10,000 taka.
Further Information:		Existing loan: BDT 60,000 Outstanding loan: BDT 30,786
(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	:	Five years experience in running business. He has training for twelve years.
Other Own/Family Sources of Income	:	Fathers Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-309094
Brother Contact No.	:	01759-757325
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Anowara Begum joined Grameen Bank since 10 years ago . At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA ENGINEERING WORKSHOP
Location	:	Korail Adabari, Tangail.
Total Investment in BDT	:	BDT 3,30,000
Financing	:	Self BDT 1,80,000(from existing business) 45% Required Investment BDT 1,50,000(as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	36 ft x 12 ft= 432 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 35% gain on sales. ▪The business is operating by entrepreneur. Existing one employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Pakulla, Natia para, Korotia. ▪Agreed grace period is 4 months.

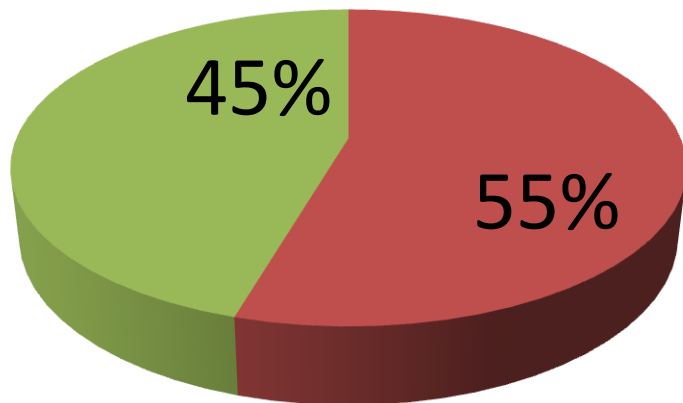
Existing Business (BDT)

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	52,000	624,000
Total variable Expense (B)	52,000	624,000
Contribution Margin (CM) [C=(A-B)]	28,000	336,000
Less. Fixed Expense		
Rent	1,200	14,400
Electricity bill	1,500	18,000
Mobile Bill	300	3,600
Transportation	4,000	48,000
Salary (self)	5,000	60,000
Salary (Staff)	7,000	84,000
Entertainment	300	3,600
Total fixed Cost (D)	19,300	231,600
Net Profit (E) [C-D]	8,700	104,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Angle, Square Bar, Z-bar, Flat bar	1,05,000	1,50,000	2,55,000
Grill	30,000	-	30,000
Welding Machine	20,000	-	20,000
Drill Machine, Gazdril, Cutting Machine	20,000	-	20,000
Total	1,80,000	1,50,000	3,30,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 150,000
- Total 330,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
grill, collapsible gate, rack, showcase, etc	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense				
grill, collapsible gate, rack, showcase, etc	78,000	936,000	982,800	1,031,940
Total variable Expense (B)	78,000	936,000	982,800	1,031,940
Contribution Margin (CM) [C=(A-B)]	42,000	504,000	529,200	555,660
Less. Fixed Expense				
Rent	1,200	14,400	14,400	14,400
Electricity bill	1,500	18,000	20,000	22,000
Mobile bill & SMS Monitoring	400	4,800	5,300	5,800
Transportation	6,000	72,000	75,000	77,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (Staff)	11,000	132,000	132,000	132,000
Entertainment	300	3,600	4,000	4,500
Non Cashi Item				
Depreciation	667	8,000	8,000	8,000
Total Fixed Cost	26,067	312,800	318,700	323,700
Net Profit (E) [C-D]	15,933	191,200	210,500	231,960
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	191,200	210,500	231,960
1.3	Depreciation (Non cash item)	8,000	8,000	8,000
1.4	Opening Balance of Cash Surplus		139,200	297,700
	Total Cash Inflow	349,200	357,700	537,660
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	139,200	297,700	477,660

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 05 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































FAMILY PICTURE

