

Proposed NU Business Name: **NEW STAR ENGINEERING WORKSHOP**



Project identification and prepared by: MD. Abadat Hossain,
Jamurakee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. FARID MIAH |
| Age | : | 10-11-1988 (27 Years) |
| Education, till to date | : | Class Nine |
| Marital status | : | Married |
| Children | : | 1 Daughter |
| No. of siblings: | : | 2 Brothers 3 Sisters |
| Address | : | Vill: Mother Kol, P.O: Mother Kol, P.S: Delduar, Dist: Tangail |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> |
| (ii) Mother's name | : | FARIDA BEGUM |
| (iii) Father's name | : | LATE. ABDUS SOBUR MIAH |
| (iv) GB member's info | : | Branch: Lauhati, Delduar, Centre # 11(Male), Member ID: 1361, Group No: 04 Member since: 18-08-1992 to 27-07-14 (32 Years) First loan: BDT 2,500 taka. |
| Further Information: | | Existing Loan: NIL, Outstanding loan: NIL |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | 12 years experience in running business. He has 3 years training. |
| Other Own/Family Sources of Income | : | Service |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01713-581753 |
| Mother's Contact No. | : | 01922-456096 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. ABDUS SOBUR MIAH joined Grameen Bank since 32 years ago. At first he took 2,500 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | NEW STAR ENGINEERING WORKSHOP |
| Location | : | Delduar Uttar Bazar, Tangail. |
| Total Investment in BDT | : | BDT 3,40,000/- |
| Financing | : | Self BDT 1,90,000/- (from existing business) 56% Required Investment BDT 1,50,000/- (as equity) 44% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 45 ft x 20 ft= 900 square ft |
| Security of the shop | : | BDT 20,000 |
| Implementation | : | <ul style="list-style-type: none"> ▪Manufacturer of steel furniture and home door, window etc. ▪TV parts available. ▪Average 30% gain on sale Workshops & 20% gain on TV Parts sale. ▪The business is operating by entrepreneur. Existing two employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Elenga, Ghatail. ▪Agreed grace period is 4 months. |

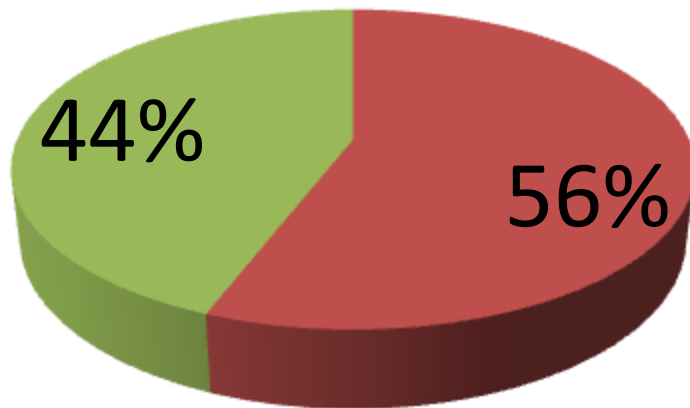
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|----------------|------------------|
| Revenue (sales) | | |
| Steel furniture | 75,000 | 900,000 |
| TV Parts | 24,000 | 288,000 |
| Servicing | 9,000 | 108,000 |
| Total Sales (A) | 108,000 | 1,296,000 |
| Less. Variable Expense | | |
| Steel furniture | 52,500 | 630,000 |
| TV Parts | 19,200 | 230,400 |
| Total variable Expense (B) | 71,700 | 860,400 |
| Contribution Margin (CM) [C=(A-B)] | 36,300 | 435,600 |
| Less. Fixed Expense | | |
| Rent | 3,100 | 37,200 |
| Electricity bill | 2,500 | 30,000 |
| Mobile Bill | 400 | 4,800 |
| Salary (self) | 5,000 | 60,000 |
| Salary (staff) | 12,000 | 144,000 |
| Entertainment | 400 | 4,800 |
| Transportation | 2,000 | 24,000 |
| Guard | 150 | 1,800 |
| Total fixed Cost (D) | 25,550 | 306,600 |
| Net Profit (E) [C-D] | 10,750 | 129,000 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|---|----------------|----------------|----------------|
| TV parts | 75,000 | 20,000 | 95,000 |
| Squar bar, Angle, Flat bar, Z bar (1100 kg x 54) | 59,400 | 130,000 | 189,400 |
| Meal shelf (3 x 4000) | 12,000 | - | 12,000 |
| Steel door & Grill | 8,600 | - | 8,600 |
| Gas cylinder | 25,000 | - | 25,000 |
| Gazdril & Wielding machine | 10,000 | - | 10,000 |
| Total | 190,000 | 150,000 | 340,000 |

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 150,000
- Total 340,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | |
| Steel furniture | 115,000 | 1,380,000 | 1,449,000 | 1,521,450 |
| TV Parts | 30,000 | 360,000 | 378,000 | 396,900 |
| Servicing | 9,000 | 108,000 | 113,400 | 119,070 |
| Total Sales (A) | 154,000 | 1,848,000 | 1,940,400 | 2,037,420 |
| Less. Variable Expense | | | | |
| Steel furniture | 80,500 | 966,000 | 1,014,300 | 1,065,015 |
| TV Parts | 24,000 | 288,000 | 302,400 | 317,520 |
| Total variable Expense (B) | 104,500 | 1,254,000 | 1,316,700 | 1,382,535 |
| Contribution Margin (CM) [C=(A-B)] | 49,500 | 594,000 | 623,700 | 654,885 |
| Less. Fixed Expense | | | | |
| Rent | 3,100 | 37,200 | 37,200 | 37,200 |
| Electricity bill | 2,500 | 30,000 | 32,000 | 34,000 |
| Mobile Bill | 500 | 6,000 | 8,000 | 10,000 |
| Salary (self) | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (staff) | 17,000 | 204,000 | 204,000 | 204,000 |
| Entertainment | 500 | 6,000 | 6,500 | 7,000 |
| Transportation | 2,000 | 24,000 | 26,000 | 28,000 |
| Guard | 150 | 1,800 | 2,000 | 2,200 |
| Non Cash Item | | | | |
| Depreciation | 167 | 2,000 | 2,000 | 2,000 |
| Total Fixed Cost | 30,917 | 371,000 | 377,700 | 384,400 |
| Net Profit (E) [C-D] | 18,583 | 223,000 | 246,000 | 270,485 |
| 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 | 223,000 | 246,000 | 270,485 |
| 1.3 | Depreciation (Non cash item) | 2,000 | 2,000 | 2,000 |
| 1.4 | Opening Balance of Cash Surplus | | 165,000 | 353,000 |
| | Total Cash Inflow | 375,000 | 413,000 | 625,485 |
| 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 | 165,000 | 353,000 | 565,485 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 12 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

নিউমার্কার ইলেকট্রনিক্স এন্ড কম্পিউটার



এখানে ইলেকট্রিক, ইলেকট্রনিক্স,
মোবাইল সামগ্রী বিক্রয় করা হয়
এবং কালার টেলিভিশন মেরামত করা হয়।



উত্তর বাজার বাসস্ট্যান্ড, দেলদুয়ার, টাঙ্গাইল। মোবাঃ 01713-581753, ফোনঃ 0922456096

নিউমার্কার ইঞ্জিনিয়ারিং ওয়ার্কস



এখানে সি.এন.জি. অটো টেম্পো, সুপার গাড়ির বডি
তৈরি ও ডেনডিং এর কাজ সুদক্ষ কারিগর দ্বারা
অতি যত্ন সহকারে কাজ করা হয়।



দেলদুয়ার উত্তর বাজার বাসস্ট্যান্ড, দেলদুয়ার, টাঙ্গাইল। মোবাঃ 01740-417465, 01713-58





















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FAMILY PICTURE

