

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



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Dhigor Unit, Tangail

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

Name	:	<b>MINTU DEBNATH</b>
Age	:	07-11-1989(26 Years)
Education, till to date	:	Class Seven
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	1 Sister
Address	:	Vill: Bade Gangair, P.O: Gangair Bazar, P.S: Modhupur, 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	:	<b>RODNA DEBNATH</b>
(iii) Father's name	:	<b>NITAI CHANDRA DEBNATH</b>
(iv) GB member's info	:	Branch: Pakutia Ghatail, Centre # 67(Female), Member ID: 8553, Group No: 11 Member since: 08-04-1990(25 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 10,400
(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	:	Fifteen years experience in running business. He has training for 10 years.
Other Own/Family Sources of Income	:	Father's Income (Betel leaf business.)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-473216
Wife's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Rotna Debnath joined Grameen Bank since 25 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's betel leaf business and building house.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MITU ENGINEERING WORKSHOP</b>
Location	:	Pakutia Bazar, Ghatail, Tangail.
Total Investment in BDT	:	BDT 2,50,000
Financing	:	Self BDT 1,50,000(from existing business) 60% Required Investment BDT 1,00,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Motor parts like Tyre, Tube, Ring, Piston, Mobil, Chain, Meter, Bearing, Gear Oil, Break Shoe, Clutch Plate, Looking Glass, etc.</li><li>▪Motor Bike servicing is provided.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Ghatail, Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul>

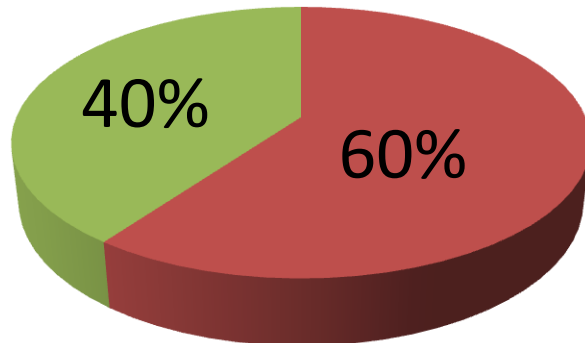
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Tyre, Tube, Ring, Piston, Mobil, Chain, Meter, Bearing, Gear Oil, Break Shoe, Clutch Plate, Looking Glass, etc.	1,500	45,000	540,000
Bike Servicing	300	9,000	108,000
<b>Total Sales (A)</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>
<b>Less. Variable Expense</b>			
Tyre, Tube, Ring, Piston, Mobil, Chain, Meter, Bearing, Gear Oil, Break Shoe, Clutch Plate, Looking Glass, etc.	1,125	33,750	405,000
<b>Total variable Expense (B)</b>	<b>1,125</b>	<b>33,750</b>	405,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20,250</b>	243,000
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		300	3,600
Mobile Bill		400	4,800
Transportation		600	7,200
Entertainment		500	6,000
Salary (Self)		6,000	72,000
Salary (Staff)		3,000	36,000
<b>Total fixed Cost (D)</b>		<b>12,800</b>	<b>153,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,450</b>	<b>89,400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Tyre, Tube, Ring, Piston, Mobil, Chain, etc.	60,000	50,000	1,10,000
Meter, Bearing, Gear Oil, Break Shoe, Clutch Plate, Looking Glass, etc.	50,000	50,000	1,00,000
Security	40,000	-	40,000
<b>Total</b>	<b>1,50,000</b>	<b>1,00,000</b>	<b>2,50,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Tyre, Tube, Ring, Piston, Mobil, Chain, Meter, Bearing, Gear Oil, Break Shoe, Clutch Plate, Looking Glass, etc.	2,000	60,000	720,000	756,000
Bike Servicing	400	12,000	144,000	151,200
<b>Total Sales (A)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>
<b>Less. Variable Expense</b>				
Tyre, Tube, Ring, Piston, Mobil, Chain, Meter, Bearing, Gear Oil, Break Shoe, Clutch Plate, Looking Glass, etc.	1,500	45,000	540,000	567,000
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>
<b>Less. Fixed Expense</b>				
Rent		2,000	24,000	24,000
Electricity Bill		300	3,600	3,780
Mobile Bill		600	7,200	7,560
Transportation		1,000	12,000	12,600
Entertainment		500	6,000	6,300
Salary (Self)		6,000	72,000	72,000
Salary (Staff)		3,000	36,000	36,000
<b>Total Fixed Cost</b>		<b>13,400</b>	<b>160,800</b>	<b>168,840</b>
<b>Net Profit (E) [C-D]</b>		<b>13,600</b>	<b>163,200</b>	<b>171,360</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	163,200	171,360
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		103,200
	<b>Total Cash Inflow</b>	<b>263,200</b>	<b>274,560</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,200</b>	<b>214,560</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 15 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

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# মিতু ইঞ্জিনিয়ারিং ওয়ার্কসপ

শ্রোঃ মিতু দেবনাথ (আকাশ)



এখানে সকল প্রকার মটর সাইকেল সার্ভিসিং  
করা হয় এবং বিশ্ববিখ্যাত কোরিয়ান  
গেইন সুপার মবিল বিক্রয় করা হয়।

পাকুটিয়া বাসস্ট্যান্ড, ঘাটাইল, টাঙ্গাইল। মোবাঃ ০১৭১৭-৪৭৩২১৬

ডিলারঃ মেসার্স আর এন ট্রেডার্স  
ধনবাড়ী, টাঙ্গাইল। মোবাঃ ০১৬১৮-০৩৭৫০১























Switch plate with multiple outlets.

NIPRO  
Small advertisement or product label on the wall.

MX5  
4Y  
20W-50  
NIPRO  
Text on boxes and containers on the top shelf.

54  
57  
Numbers on a white box or container.

NIPRO  
Text on a box or label at the bottom of the desk.











MINT

তাহিন-স  
১১-১৩৬০



# FAMILY PICTURE

