

Proposed NU Business Name: **M/S MA BABAR DOA ENGINEERING WORKSHOP**



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Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FIROZ MIA
Age	:	17-10-1989 (27 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Batra P.O: Batra Baazar P.S: Nagorpur , Dist: Tabgail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FIROZA
(iii) Father's name	:	MD ABDUL AZIZ MIYA
(iv) GB member's info	:	Branch : Sahabatpur Nagorpur, Centre: 55 (Female), Member ID: 4205, Group No: 02 Member since: 1995 (21 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 15000 Outstanding loan: BDT 8730
(v) Who pays GB loan installment	:	Father/Mother
(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.)	:	
Business Experiences and Training Info	:	07 years experience in running business. 07 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01715-564778
Family's Contact No.	:	01765-981987
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA joined Grameen Bank since 21 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S MA BABAR DOA ENGINEERING WORKSHOP
Location	:	Masudnagar, Natun Baazar, Md Monir Uddin Super Market.
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 50000/- (from existing business) 45% Required Investment BDT 60000/- (as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 14 ft= 350square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Angle, Pati, Tube box, GI Cable,Others▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 01 employee.▪The shop is rented.▪Collects goods from Dhaka, Nagorpur.▪Agreed grace period is 3 months.

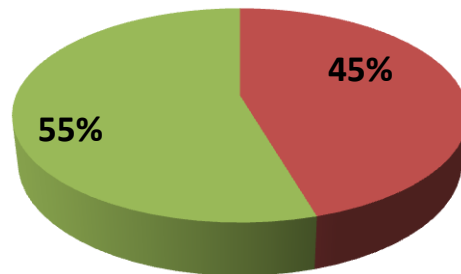
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Angle, Pati, Tube box, GI Cable,Others	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Angle, Pati, Tube box, GI Cable,Others	2000	60000	720000
Total variable Expense (B)	2,000	60000	720000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Variable Expense			
Rent		500	6000
Electricity bill		700	8400
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		9,000	108000
Net Profit (E)= [C-D]		6,000	72000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Angle	200	50	10,000	0	0	0	10,000
Pati	70	50	3,500	0	0	0	3,500
Tube box	8	400	3,200	0	0	0	3,200
Angle	80	60	4,800	0	0	0	4,800
GI Cable	2	50	100	0	0	0	100
Others	1	1400	1,400	0	0	0	1,400
Security	1	25000	25,000	0	0	0	25,000
Fold machine	0	0	0	1	60000	60,000	60,000
Others	1	2000	2,000	0	0	0	2,000
Total	363	0	50,000	1	0	60,000	110,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 60,000
- Total 110,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Angle, Pati, Tube box, GI Cable,Others	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less Variable Expense					
Angle, Pati, Tube box, GI Cable,Others	2800	84000	1008000	1058400	1111320
Total variable Expense (B)	2,800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600	277830
Less Variable Expense					
Rent		500	6000	6,000	6000
Electricity bill		1000	12000	12500	13000
Transportation		2,400	28800	29,300	29800
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		9,800	117,600	118,700	119800
Net Profit (E)= [C-D]		11200	134400	145,900	158030
Investment Payback			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	134,400	145,900	158030
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		110,400	232300
	Total Cash Inflow	194400	256300	390330
2	Cash Outflow			
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
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	110,400	232300	366330

SWOT ANALYSIS

STRENGTH

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



কৃষিকবি মোঃ মঞ্জুরুল আলম (মাজু)
সম্পাদকের পোয়া ও সমর্থন প্রজ্ঞাপন





স্বপ্নের পথিকৃত
"সব লোকের স্বপ্নের চাই, দুর্ভাগি মুক্ত চেতনামোহন চাই"
মাদ্রাসার ইউনিয়ন কে
একটি মডেল ইউনিয়ন গড়ার লক্ষ্যে
সব ও নিতীক, অন্যায়ের প্রতিবাদী
জনতা ভিত্তি কলেজের সহকারী অধ্যাপক

কৃষিকবি মোঃ মঞ্জুরুল আলম (মঞ্জু)
বি.এস.সি, এ.এইচ (কম্পশ), বি.এ.এস.সি (শেপি বিজ্ঞান)
কলেজের সহকারী অধ্যাপক

**আপনাদের
দোয়া ও
সমর্থন প্রত্যাশি**

আপনার এ সমর্থনকে ইউনিয়নের সম্প্রদায়











FAMILY PICTURE

