A Nobin Udyokta Project Maa Engineering Workshop



Project by : Md. Rohim Badsha *Identified by* : Md. Saiful Islam *Verified By*: Md. Sohrab Hossain Hazigonj Unit Anchal-1, Chandpur GRAMEEN TRUST



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GT Social Business Anchal-1, Chandpur

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Rohim Badsha
Age	:	29-11-1988 (29 Years)
Marital status	:	Married,
Children	:	01 Sons
No. of siblings:	:	Three brothers
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	MotherImage: Second systemJusna BegumFatherMd. Amir Hossain MunsiMember since: 17/12/1999Branch: Tamta , Centre no.31/m, Group: 10Loanee No. 65671First Ioan: Tk. 8000Total Amount Received:Tk. 2,00,000/-Existing Ioan: Tk.15,000Outstanding:Tk.14340
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	NU N/A N/A N/A N/A
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (Continued)



Present Occupation	•	Workshop Business
Trade License Number		04
Business Experiences	•	14 years.
Other Own/Family Sources of Income	•	(His Father is a Service holder)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01879-831811
NU Project Source/Reference	•	GT Hajigonj Unit Office, Chandpur.



NU's mother has been a member of Grameen Bank (GB) Since 1999. At first his mother took a loan amount BDT 8000 from Grameen Bank. She Invested the money in her daughter's business. They gradually improved their life standard through GB loan.



Business Name	:	Maa Engineering Workshop
Address/ Location	:	Bolshed, Sharasty, Chandpur
Total Investment in BDT	:	353,000/-
Financing	:	Self BDT :273,000 (from existing business) - 77% Required Investment BDT : 80,000 (as equity) - 23%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business % of present gross profit margin	:	25%
Estimated % of proposed gross profit margin	:	25%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)							
Falticulars	Daily	Monthly	Yearly					
Sales (A)		130000	1560000					
Less: Cost of sale (B)		97500	1170000					
Gross Profit 25% (A-B)= [C]		32500	390000					
Less: Operating Costs								
Electricity bill		1000	12000					
Night Guard Bill		100	1200					
Rent		1800	21600					
Mobile Bill		400	4800					
Salary from Business (Self)		9000	108000					
Present Salary Employee-1		5000	60000					
Others (Entertainment)		400	4800					
Non Cash Item:								
Depreciation Expenses(52,000*15%)		650	7800					
Total Operating Cost (D)		18350	220200					
Net Profit (C-D):		14150	169800					

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Fan: Furniture: Advance: Present Goods Items (*) :	2,000 50,000 50,000 171,000		273000
Proposed Items (**) :		80,000	80,000
Total Capital	273000	80,000	353000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown (Continued)



Present Stock item

Product name	Amount
Almary (3*17000tk)	51000
Show case (5*15000tk)	75000
Steel Sheet (400kg*88tk)	35000
Others	10000
Total Present Stock	171000

Proposed Item

Product Name	Amount
Vaj Machine	80000
Total :	80000

Financial Projection of NU BUSINESS PLAN



Particulars	Y	'ear 1 (I	BDT)	Y	ear 2 (B	BDT)	Year 3 (BDT)				
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly		
Sales (A)		140000	1680000		150000	1800000		165000	1980000		
Less: Cost of Sale (B)		105000	1260000		112500	135000		123750	1485000		
Profit 25% (A-B)=(C)		35000	420000		37500	450000		41250	495000		
Gross Profit											
Less operating cost :											
Electricity bill		1000	12000		1300	15600		1400	16800		
Mobile Bill		400	4800		500	6000		600	7200		
Salary- self		9000	108000		9000	108000		9000	108000		
Present Salary Employee-1		5000	60000		6000	72000		8000	96000		
Shop Rent		1200	14400		1200	14400		1200	14400		
Others		400	4800		500	6000		600	7200		
Depreciation Expenses(132000*15%)		1650	19800		1650	19800		1650	19800		
Total Operating Cost (F)		18650	223800		20150	241800		22450	269400		
Net Profit =(E-F)		16350	196200		17350	208200		18800	225600		
GT payback		32,000)		32,000		32,000				
Retained Income:		16420	0		176200			193600			

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	0	0
1.2	Net Profit (Ownership Tr. Fee added back)	196200	208200	225600
1.3	Depreciation (Non cash item)	19800	19800	19800
1.4	Opening Balance of Cash Surplus	0	181660	377660
	Total Cash Inflow	296000	409660	623060
2.0	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
2.3	Payment of GB loan	14,340	0	0
	Total Cash Outflow	114340	32,000	32,000
3.0	Net Cash Surplus	181660	377660	591060

SWOT Analysis



 Skill and 14 Years experience Quality service and Product Well Decorated Seven days open weekly 16 hours shop open 	W EAKNESS Lack of investment
 OPPORTUNITIES Have a chance at more customers within local area. Extendable society Products and service demand increasing. 	THREATS New competitor may be present Political Unrest Theft





















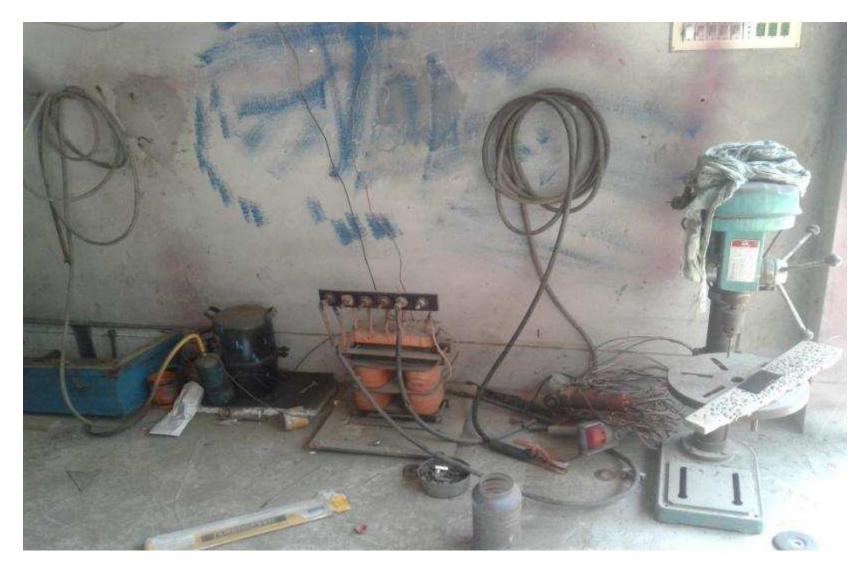




















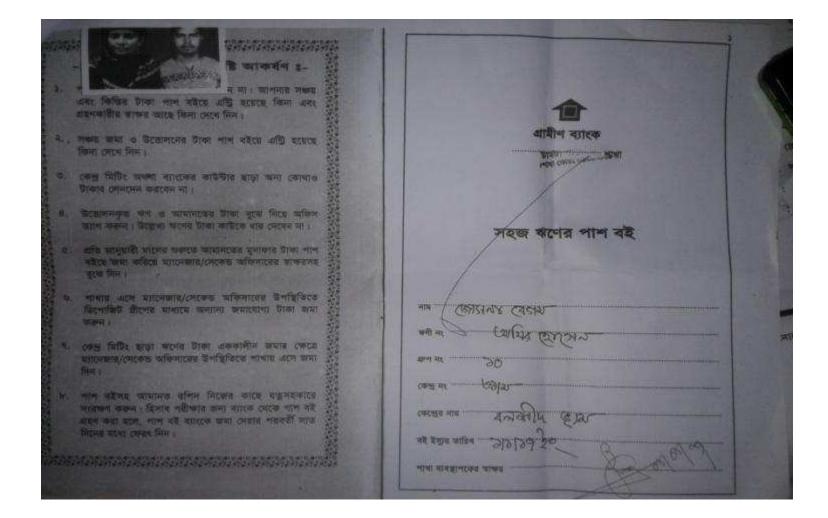






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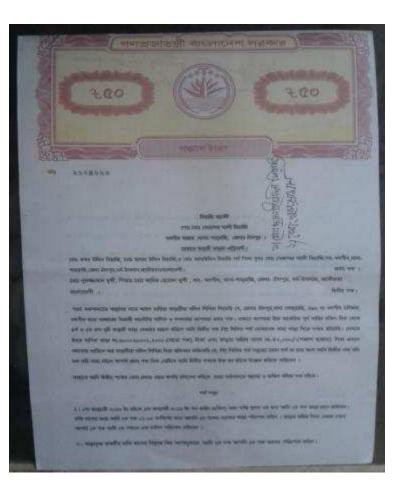




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Presented at 121st Internal Design Lab on April 27, 2017 at GT

