# Ma Babar Duya Engineering



Project by: Lal Chand Fokir Identified by- Ripan Mondal Verified By: Md. Abdul Hye

vanga Onit, Faridpur Region -5





### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Lal Chand Fokir
Permanent Address	:	Vill: Noya para, Post: Bhanga, P.S: Bhanga, District: Foridpur
Age	:	29 years
Marital status	:	Married
Children	:	1 Son And 1 Daughter
No. of siblings:	:	1 Brothers And 3 Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF		Mother Yes Father Amiron Begum Baki Fokir Branch: Noya para, Centre: 26/m, Group no: 02 Loanee no.: 2928, Member since: 2000, First loan: 4,000, Existing loan: 00, Outstanding: 00  N/A N/A N/A N/A
Education	:	Five

## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Ma Babar Doya Engineering Workshop
Initial Investment	:	80,000
Trade License/ Drug License		2143/16-17
Business Experience	:	7 years
And Training Info		
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01724381114
NU Project Source/Reference	:	Bhanga Unit, Faridpur

# BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000 (17 years). At first she took a loan of Tk. 4,000 from GB. NU's mother gradually improved their living standard by using GB loan.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ma Babar Doya Engineering Workshop
Address/ Location	:	Noyapara Bazaar, Bhanga, Faridpur
Total Investment in BDT	:	2,28,700
Financing	:	Self BDT 1,78,700(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	8,000/-
Proposed Salary	:	8,000/-
Proposed Business  (i) % of present gross profit margin  (ii) Estimated % of proposed gross profit margin  (iii) Agreed grace period	Ξ	20% 20% 2 months

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Hand Drill (1 Set) Hand Shan (1 Set) Gas Drill (1 Set) Gas Shan (1 Set) Welding machine (1 Set) Weight Meshing (1 set) Reel Pat (2 Set) Refit Machine (3 Set) Sene (3 Set) Cutter (3 Set) Electric Line 440 Bais Hammer (2 Set) Plen Seet Rod Jogan Fan (1 Pc) Chair (3 Set) Window And Door Advance	3,500 2,800 2,800 7,500 30,000 18,000 6,000 900 900 900 50,000 3,000 2,600 3,200 15,000 3,000 1,500 2,100 20,000 5,000	50,000	1,78,700
Proposed items:	1,78,700	50,000	0,000
Total Capital			2,28,700

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items				
Product name	Unit (Quantity)	Amount		
Hand Drill	1 Set	3,500		
Hand Shan	1 Set	2,800		
Gas Drill	1 Set	2,800		
Gas Shan	1 Set	7,500		
Welding machine	1 Set	30,000		
Weight Meshing	1 set	18,000		
Reel Pat	2 Set	6,000		
Refit Machine	3 Set	900		
Sene	3 Set	900		
Cutter	3 Set	900		
Electric Line 440		50,000		
Bais		3,000		
Hammer	2 Set	2,600		
Plen Seet		3,200		
Rod		15,000		
Jogan		3,000		
Fan	1 Pc	1,500		
Chair	3 Set	2,100		
Window And Door		20,000		
Advance		5,000		
Total Present Stock		1,78,700		

Proposed items						
Product Name	Unit	Amount				
Plen Seet		10,000				
Pate		20,000				
Z Bar		20,000				
Total Proposed Stock		50,000				

## INFO ON EXISTING BUSINESS OPERATIONS

Double Low		Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales (A)	15,000	4,50,000	54,00,000			
Less: Cost of sales (B)	11,250	3,37,500	40,50,000			
Gross Profit C=(A-B)	3,750	1,12,500	13,50,000			
Less: <b>Operating Costs</b>						
Shop Rent		500	6,000			
Electricity bill		3,000	36,000			
Mobile bill		700	8,400			
Present salary/Drawings- self		8,000	96,000			
Employee -2(5,000+3,000)		8,000	96,000			
Conveyance or Transport]		200	2,400			
Others (fees, Entertainment, TL renew)		200	2,400			
Non Cash Item:						
Depreciation Expenses (15%)		1,921	23,052			
Total Operating Cost (D)		22,521	2,70,252			
Net Profit (C-D):		89,979	10,79,748			

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	15,500	4,65,000	55,80,000	16,000	4,80,000	57,60,000	
Less: Cost of Sale (B)	11,625	3,48,750	41,85,000	12,000	3,60,000	43,20,000	
Gross Profit (A-B)=(C)	3,875	1,16,250	13,95,000	4,000	1,20,000	14,40,000	
Less: Operating Costs							
Shop Rent		500	6,000		500	6,000	
Electricity bill		3,000	36,000		3,000	36,000	
Mobile bill		700	8,400		700	8,400	
Present salary/Drawings- self		8,000	96,000		8,000	96,000	
Employee-2 (5,000+3,000)		8,000	96,000		8,000	96,000	
Conveyance or Transport		200	2,400		200	2,400	
Others (fees, Entertainment, TL renew)		200	2,400		200	2,400	
Non Cash Item:							
Depreciation Expenses (15%)		1,921	23,052		1,921	23,052	
Total Operating Cost (D)		22,521	2,70,252		22,521	2,70,252	
Net Profit (C-D) = (E)		93,729	11,24,748		97,479	11,69,748	
GT payback		30,000		30,000			
Retained Income:		10,94,748		11,39,748			]

## CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI . No. #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit	11,24,748	11,69,748
1.3	Depreciation (Non cash item)	23,052	23,052
1.4	Opening Balance of Cash Surplus	0	11,17,800
	Total Cash Inflow	11,97,800	23,10,600
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Payment of GB Loan		0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	11,17,800	22,80,600

# **SWOT Analysis**

**W**EAKNESS TRENGTH Lack of investment Skill and 7 Years experience Quality service and product Seven days open in a week 16 hours shop open THREATS PPORTUNITIY Political Unrest More customers within the area. Theft Increasing demand.



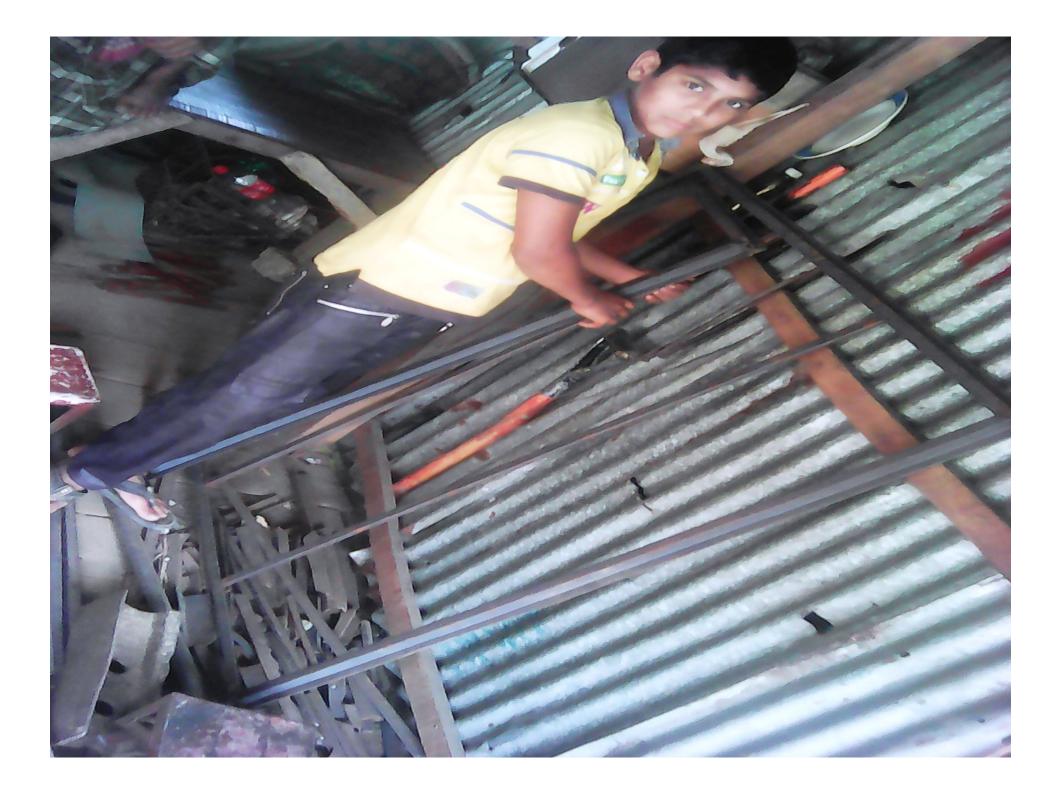


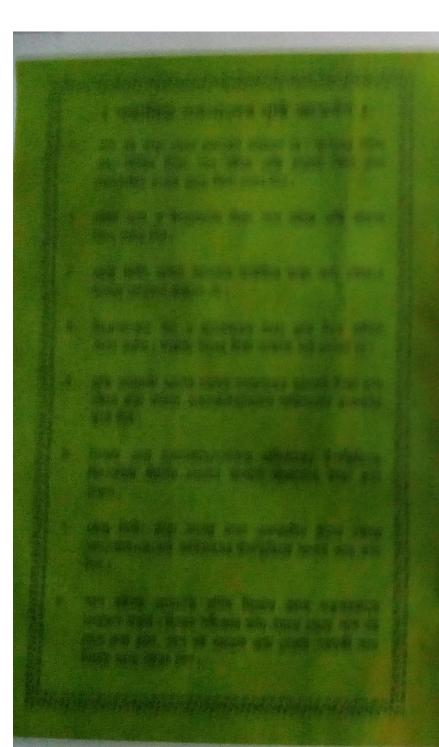


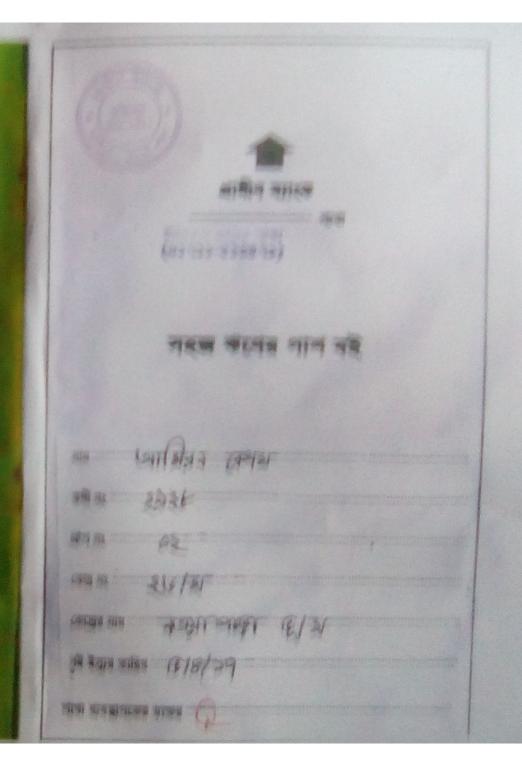












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#### দোকানঘর ভাড়ার চুক্তিপত্র

अ तका (परित्र) । एक विकार थे, निया पूर्व पान थे, यम नवनाहा, ताव पाना, विश्वकार वार्ता, वाला महिन्दुर, वर्ग-वेनाम, ताला सम्मान

श्र ९७ । ( ब्राह्मीय )। परवान सन्दि, नियः यनि सन्दि, श्रीम नवनाङ्गं, त्या वार्ता, वेताकनः वार्ता, वाना- स्वीतनुत, वर्त- रेन्सार, रात्ता चरण, वायोग्रय- रात्ताल्ली ।

#### मर्वाकी :

३। १३/४३/४२३३१ के मानि स्टेंग्स १३/४४/६०३३ के तम नर्गड माने २२ (पूरे) सम्बद्धा कम की हुन्नि यह समझ बाबार।

SPECIAL SERVICE



#### शाजा स्ट-०३

- २। वाझानिया परात वर्धीय बायानक रायन नगर १,०००/- (गीठ शकात) मिला बाबा तथ्य गांकव निकी बांचा योकरत। हुन्तिव एशांव (मध शकात मत ३६ गफ बांचानरका राजी मिला अकरानीय १४ गफरक (क्यात निरंक तथा साविद्या)
- लाकान पास्त काझ वर्षि भारत १००/- (नीजनक) मेका शर्मा कहा श्रीत।
- হর শব্দ বাতি বাহের জারা শবদতী বাহের ১-৫ তারিখের দাখা ১৫ শব্দকে নগদ
  টাতা প্রশান করিবে।
- शाबान पद्धव प्राणिक विकार विमा वाद्यापिक्षा श्रवान कविद्य ।
- লোকন ঘটের কোন পরিবর্তন বা কোন ঘেরমাত প্রান্তিত কাল করিতে কইলে ১ছ
  পাক্ষর সহিত আলোচনা সাপেকে টারা করিতে কটার।
- তাড়াটিয়া গরের বেন অবৈং মালামাল গাওয়া গেলে বা জলায়াজিক কার্যকলাল
  দলিলে তায়ার জন্য ২৪ গাল (ভাঙাটিয়া) দাবি বাবিবেন।

SMEIN WELLOW



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#### পাতা নং-০৩

वण्डार्ष जामता पेठा १फ कृष्ठि १८वर मर्म जरगठ रहेता वर: मनिता ७ चैचात महिता एकाल, चळाल, गर्द गम्मानन महिनाम । जातिथ-

অৱ চুক্তি পত্ৰ ০০ কৰ্মে কম্পোক্ত করা হইল।

অৱ চুক্তি পত্ৰ আমরা উত্তর পক্ত পড়িয়া মৰ্ম অবগত হইলা সহি স্বাক্তর করিলায়।

व्यय नक (मानिक) त्राक्त (२०) : १०० :१०४ : १४० र १४०

वाकी गरना वाकरा

710.00m

is proposed

विजीय गर्क (जाज़ारिया) चाकत गारिश होता olgangai

# Presented at Internal Design Lab On July 2016 at GT

#### **For more information**

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Cell No:01724381114

