

# Proposed NU Business Name: **MA BABAR ASHIRBAD MECHANICAL & HARDWARE**



Project identification and prepared by: Md. Abdul Auwal,  
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



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

Name	:	<b>HEMANTA KUMAR DAS</b>
Age	:	01-01-1993 (23 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Borthers
Address	:	Vill: Chaksingapur, P.O: Arani, P.S: Bagha, Dist: Rajshahi
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>BEBY RANI DAS</b>
(iii) Father's name	:	<b>HIRENDRA NATH DAS</b>
(iv) GB member's info	:	Branch: Chaksinga, Centre # 08(Female), Member ID: 9928/2, Group No:03 Member since: 12-03-2010 ( 05 years) First loan: BDT 20000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 13400
(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	:	05 years experience in running business. Own business 03 Years He has 2 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755337866
Mother's Contact No.	:	01767020359
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BEBY RANI DAS** joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA BABAR ASHIRBAD MECHANICAL &amp; HARDWARE</b>
Location	:	Arani Baazar
Total Investment in BDT	:	BDT 75,000/-
Financing	:	Self BDT 25000/-(from existing business) 33% Required Investment BDT 50000/-(as equity) 67%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Sit cover, Tire, Tube, Sit, etc</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rajshahi Natore</li><li>▪Agreed grace period is 3 months.</li></ul>

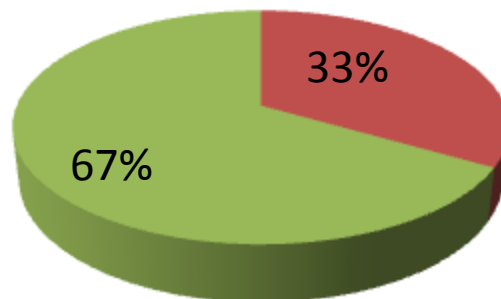
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Bicycle parts	500	15000	180000
Servicing	300	9000	108000
<b>Total Sales (A)</b>	800	24000	288000
<b>Less Variable Expense</b>			
Bicycle parts	400	12000	144000
<b>Total variable Expense (B)</b>	400	12000	144000
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12000	144000
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity bill		200	2400
Transportation		100	1200
Salary (self)		5000	60000
Entertainment		50	600
Guard		50	600
Bank charge		100	1200
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,500	78000
<b>Net Profit (E)= [C-D]</b>		5,500	66000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sit cover	50	40	2,000	0	0	0	2,000
Tire	10	400	4,000	0	0	10,000	14,000
Tube	10	120	1,200	0	0	5,000	6,200
Sit	10	120	1,200	0	0	0	1,200
By cycle parts	0	0	3,000				3,000
Spare parts	0	0	2,000			10,000	12,000
Stand, spring	0	0	0			0	0
Carrier	0	0	6,600				6,600
Cycle	0	0	5,000		0	25,000	30,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>25,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>75,000</b>

## Source of Finance



- Entrepreneur's Contribution 25,000
- Investor's Investment 50,000
- Total 75,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Bicycle parts	1000	30000	360000	378000
Servicing	350	10500	126000	132300
<b>Total Sales (A)</b>	1350	40500	486000	510300
<b>Less Variable Expense</b>				
Bicycle parts	800	24000	288000	302400
<b>Total variable Expense (B)</b>	800	24000	288000	302400
<b>Contribution Margin (CM) [C=(A-B)]</b>	550	16500	198000	207900
<b>Less Variable Expense</b>				
Rent		800	9,600	9,800
Electricity bill		400	4800	5000
Transportation		300	3600	3,900
Salary (self)		5000	60000	60000
Entertainment		50	600	600
Guard		50	600	600
Bank charge		100	1200	1200
Mobile bill		400	4800	5000
<b>Total fixed cost (D)</b>		7,050	84600	85,500
<b>Net Profit (E)= [C-D]</b>		9450	113400	122,400
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	113,400	122,400
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		83,400
	<b>Total Cash Inflow</b>	163400	205800
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	83,400	175800

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 14 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

# শ্রী বাবার আশীর্বাদ মেকারনিক্যাল এন্ড হার্ডওয়্যার

সর্বস্বত্ব সংরক্ষিত। পণ্যের মান নিশ্চিত করা হবে। এছাড়াও বিভিন্ন ধরনের সুলভ মূল্যে বিক্রয় ও সেবাসহ করা হবে। আত্মীয় লোক (দে.মাথা) বামা গেস্ট, বাকসহ।

WELCOME



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# FAMILY PICTURE

