

A Nobin Udyokta Project

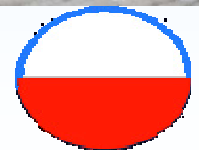
# MAA BABA ENGINEERING WORKSHOP



*Project by :Rubel*  
*Identified By:Md.Mostafa*  
*Verified by : Md. Gias uddin*

Matlab Uttar Unit,Chandpur  
Anchal-1

**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Rubel
Age	:	20/12/1981 (29Years)
Marital status	:	Married
Children	:	0 Son, 0 Daughter
No. of siblings:	:	02 brothers and 01 Sister
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rahima Begum
(iii) Father's name	:	Billal Hosain
(iv) GB member's info	:	Member since: 10.04.2002 Branch: Islamabad Centre no. 65/M , Group : 06 Loanee : 6132/4First loan: Tk5000 Existing loan: 00 Outstanding Tk. 00
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Five

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Workshop Business
Trade License Number	:	20
Business Experiences	:	8 years.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01626-381645
NU Project Source/Reference	:	GT Matlab Uttar Unit Office, Chandpur.

## BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2000 and now still . At first his mother took a loan amount BDT 5,000 from Grameen Bank. She Invested the money in her Husband business. They gradually improved their life standard through GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Maa Baba Engineering Workshop</b>
Address/ Location	:	Anowerpur, Matlab Uttar Chandpur.
Total Investment in BDT	:	215,000/-
Financing	:	Self BDT : 1,55,000 (from existing business) - 72% Required Investment BDT :60,000 (as equity) - 28%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		<b>BDT 8000</b>
Proposed Business 15% of present gross profit margin	:	<b>15%</b>
Estimated 15% of proposed gross profit margin	:	<b>15%</b>
Agreed grace period	:	<b>2 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	2000	60000	720000
<i>Less: Cost of sale</i>	1700	51000	612000
<b>Profit 15% (A)= C</b>	<b>300</b>	<b>9000</b>	<b>108000</b>
<b>Servicing</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>Total:</b>	<b>700</b>	<b>21000</b>	<b>252000</b>
<b>Less: Operating Costs</b>			
House rent		800	9600
Electricity		1300	15600
Dish bill		0	0
Night Guard Bill		150	1800
Mobile Bill		250	3000
Salary from Business (Self)		7000	84000
Salary from Business (Staff)		0	0
Transport		700	8400
Others (Entertainment)		200	2400
<b>Non Cash Item:</b>			
Depreciation Expenses		684	8208
<b>Total Operating Cost (D)</b>		<b>11084</b>	<b>133008</b>
<b>Net Profit (C-D):</b>		<b>9916</b>	<b>118992</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:			
<b>Present items:</b>			155,000
<b>Advanced</b>	73,000		
<b>Present Goods Items (*) :</b>	82000		
<b>Proposed Items (**) :</b>		60,000	60,000
<b>Total Capital</b>	<b>155,000</b>	<b>60,000</b>	<b>215,000</b>

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

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

Product name	Amount
Square bar ( Iron)	8000
Plate bar	5000
3/4 pati	3000
Plane sheet	7000
1/1 angle	10000
handle machine	2000
Gleaning Machine	2000
Scale	12000
Air machine	15000
Walling Matching	10000
Drill Machine	8000
<b>Total Present Stock</b>	<b>82000</b>

## Proposed Item

Product Name	Amount
Cutting Machine	15000
1.1/2 angle	15,000
Plane sheet	20,000
3/4 pati	10,000
<b>Total :</b>	<b>60,000</b>



# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	3000	90000	1080000	4000	120000	1440000
<b>Less: Cost of Sale</b>	2550	76500	918000	3400	102000	1224000
<b>Profit 15% (A)= C</b>	<b>450</b>	<b>13500</b>	<b>162000</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Servicing:</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Total:</b>	<b>950</b>	<b>28500</b>	<b>342000</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>
<b>Less operating cost :</b>						
shop rent		800	9600		700	8400
Electricity bill		1400	16800		400	4800
Dis bill		0	0		300	3600
Night Guard Bill		200	2400		150	1800
Mobile Bill		300	3600		400	4800
Salary from Business		8000	96000		10000	120000
Salary from Business (Staff)		0	0		0	0
Others (Entertainment)		250	3000		350	4200
Depreciation Expenses		684	8208		684	8208
<b>Total Operating Cost (D)</b>		<b>11634</b>	<b>139608</b>		<b>12984</b>	<b>155808</b>
<b>Net Profit =(C-D)</b>		<b>16866</b>	<b>202392</b>		<b>23016</b>	<b>276192</b>
<b>GT payback</b>		<b>36000</b>			<b>36000</b>	
<b>Retained Income:</b>		<b>166392</b>			<b>240192</b>	

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

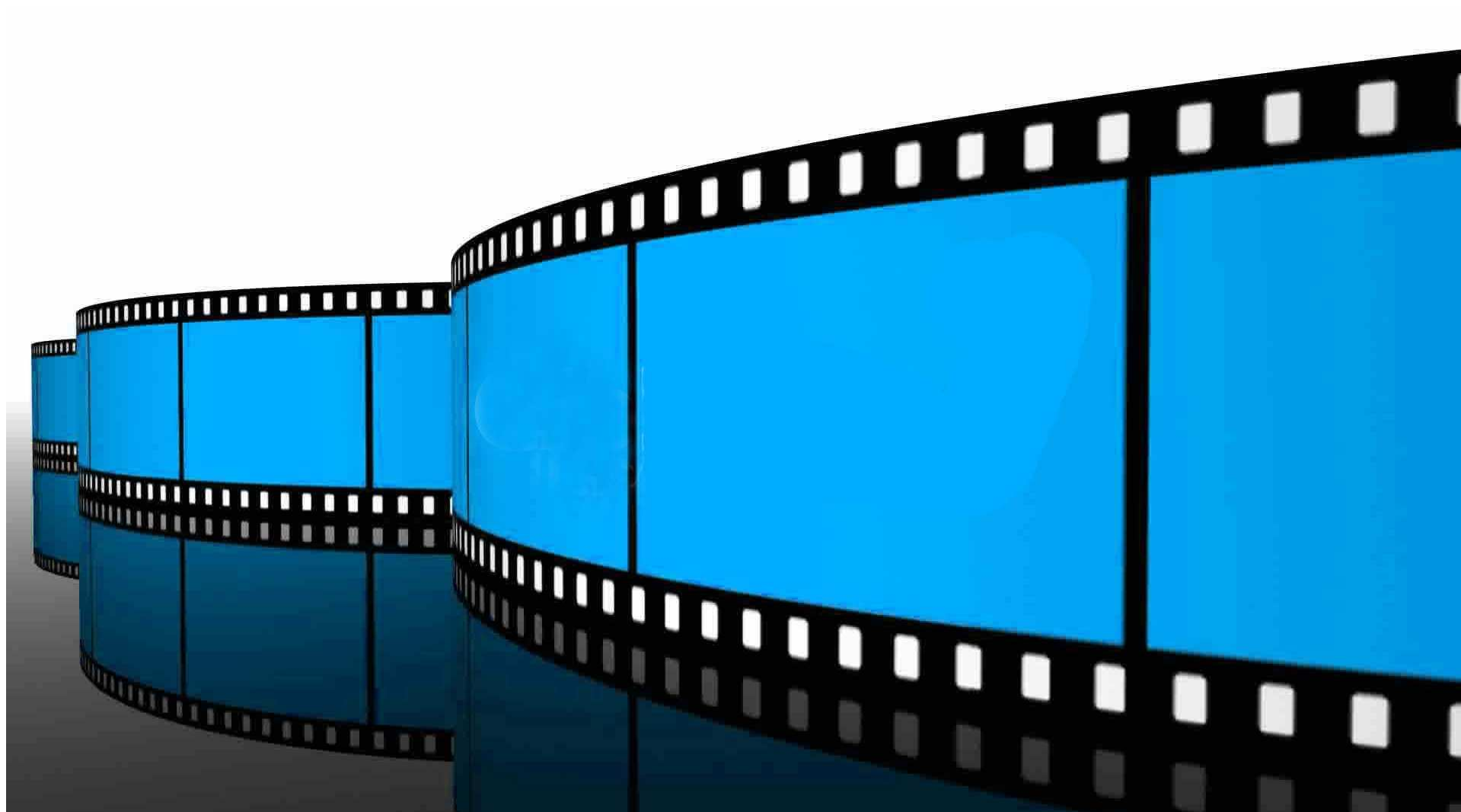


Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>Cash Inflow</b>		
Investment Infusion by Investor	60,000	
Net Profit (Ownership Tr. Fee added back)	202392	276192
Depreciation (Non cash item)	8208	8208
Opening Balance of Cash Surplus	0	174,600
<b>Total Cash Inflow</b>	<b>270,600</b>	<b>459000</b>
<b>Cash Outflow</b>		
Purchase of Product	60,000	
Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
Payment of GB loan	0	0
<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>Net Cash Surplus</b>	<b>174,600</b>	<b>423,000</b>



<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li>● Skill and 8 Years experience</li><li>● Quality service and Product</li><li>● Well Decorated</li><li>● Seven days open weekly</li><li>● 16 hours shop open</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li>● Lack of investment</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li>● Have a chance at more customers within local area.</li><li>● Extendable society</li><li>● Products and service demand increasing.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li>● New competitor may be present</li><li>● Political Unrest</li><li>● Theft</li></ul>

# Photographs



# Photographs





# Photographs



# Photographs





# Photographs

















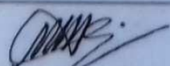
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


  
নাম: রুবেল  
Name: Rubel  
পিতা: বিল্লাল হোসেন  
মাতা: রহিমা বেগম  
Date of Birth: 20 Dec 1991  
ID NO: 19911317915000292

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


  
নাম: রহিমা বেগম  
Name: Rahima Begum  
স্বামী: বিল্লাল ঢালী  
মাতা: খোরশেদা বেগম  
Date of Birth: 05 Apr 1977  
ID NO: 1317915219804

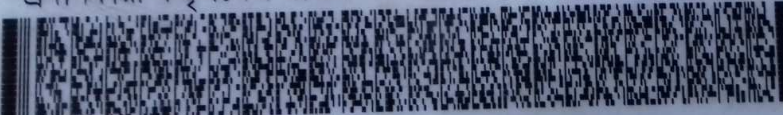
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।  
ঠিকানা: বাসা/হোল্ডিং: ঢালী বাড়ী, গ্রাম/রাস্তা: পশ্চিম দুর্গাপুর, ডাকঘর: আনন্দ বাজার - ৩৬৪০, মতলব উত্তর, চাঁদপুর

  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ৩০/১০/২০১৩



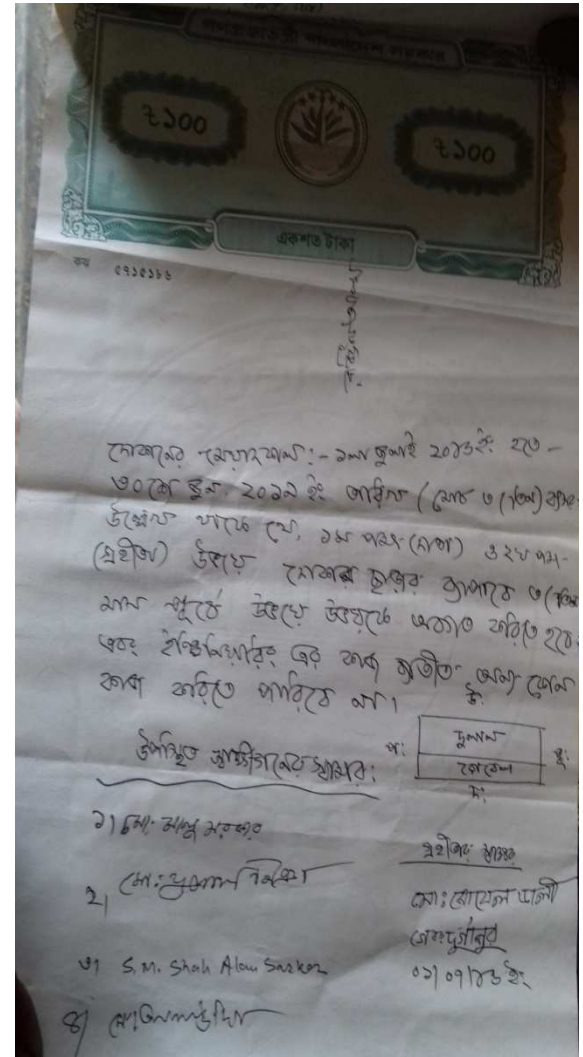
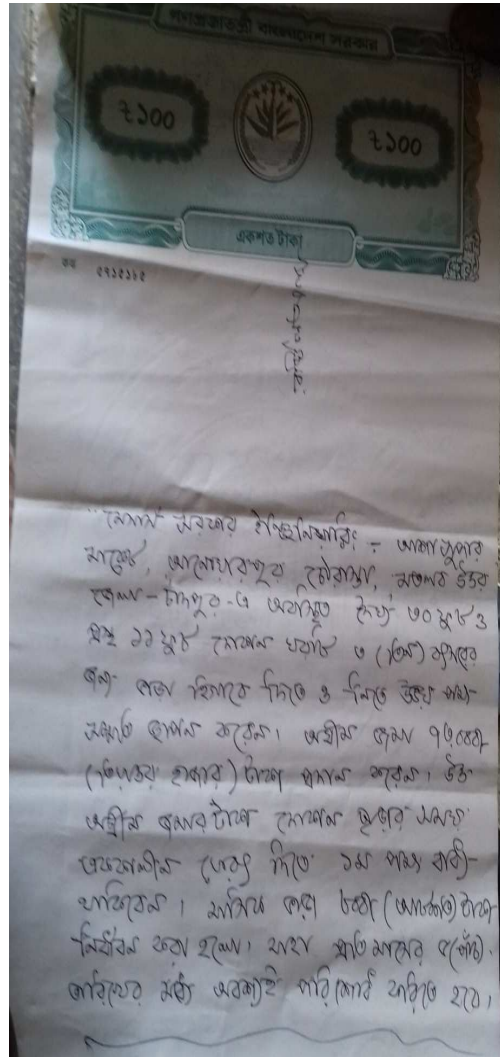
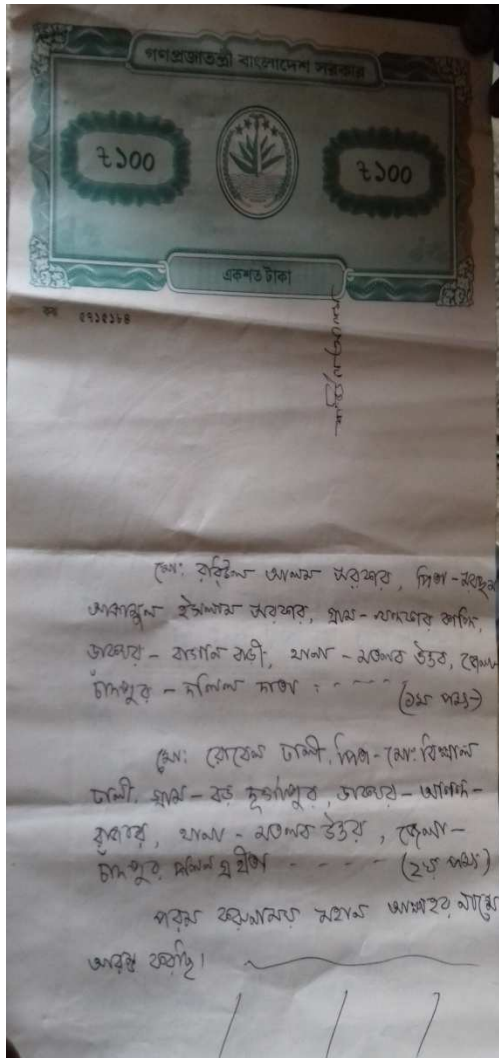
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***Presented at***  
**153rd Internal Design Lab**  
**(22nd Regional Lab)**  
**On 10th August-2017 at Chandpur**

