

A Nobin Udyokta Project

Proposed NU Business Name- **NEW MAER DOA
ENGINEERING Workshop**

বিস্মিক্তাহিরন রাহমানির রাহিম

মোঃ আনোয়ার হোসেন
প্রোগ্রামার

মোবা : ০১৭১৪-৪৩৬৬১৫

পরিচালনায় : কামাল হোসেন
০১৭২৫-৩৬৯২২০

নিউ মায়ের দোয়া ইঞ্জিনিয়ারিং ওয়ার্কসপ

এখানে আলমারি, সুকেছ, ওয়াদ্রপ, ফাইল কেবিনেট,
বাবভারী গেইট, উইন্ডো গ্রীল, কেচি গেট, সাটার, জানালা,
সহ যাবতীয় ষ্টীল ফার্নিচার, প্রস্তুতকারক এবং পাইকারী ও খুচরা বিক্রেতা।

বাস, স্ট্যান্ডের পূর্ব পাশে, সোনাইমুড়ী রোড, রামগঞ্জ, লক্ষ্মীপুর

NU Identified and PP Prepared &
Verified by :

Md. Nazrul Islam

Presented by
Md. Anowar Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Anowar Hossain
Age	:	01-01-1984 (31 years)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 brothers, 1 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Monowara Begum
(iii) Father's name	:	Mr. Abul kasem
(iv) GB member's info	:	Branch: Chandipur-Ramgonj, Centre: 8/M Group-06, Loanee no-1342/01 Member since: 06-09-2000, First loan: Tk. 3000 Existing loan: Tk. 40,000, Outstanding: Tk. 30456/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	
Education, till to date	:	Class Ten

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

Present Occupation	:	Business Trade License No: 761
Business Experiences	: :	05 years
Other Own/Family Sources of Income	:	Younger brother (workshop)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit, Lakshmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000 (14 years). At first she took a loan of 3,000 taka from Grameen Bank. She bought new home by using GB loan of Tk- 200000. She built their own house from the income of GB loan. Her son Anowar expanded his existing business with GB loan . NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	New Maer Doa Engineering workshop
Address/ Location	:	East side , Bus stand, Sonaimuri road, Ramgonj, Lakshmipur .
Total Investment in BDT	:	,800000
Financing	:	Self BDT 5,50,000 (from existing business) - 69 % Required Investment BDT 2,50,000 (as equity) 31 %
Present salary/drawings from business (estimated)	:	11000
Proposed Salary	:	13000
Proposed Business	:	
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	4 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income (A)	400000	4800000
<i>Less: Cost of sales (B)</i>	320000	3840000
Gross Profit (C) [C=(A-B)]	80000	960000
<i>Less: Operating Costs</i>		
Electricity bill	3000	36000
Generator bill	400	4800
Shop Rent	5500	66000
Night Guard bill	100	1200
Meals for Staff	1000	12000
Mobile bill	500	6000
Present salary/Drawings- self	11000	132000
Present salary-Employee (6)	44000	528000
Others (Chada)	500	6000
Non Cash Item:		
Depreciation Expenses(20%)	3730	44760
Total Operating Cost (D)	69760	837120
Net Profit (C-D):	10240	122880

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items:			
Advance- 50,000			
Welding machine(copper)-(4) 80,000			
Drill machine(gas)---- 10,000			
Hard drill----- 5,000			
Grinding machine ((3) 10,000			
Cutter machine (dish) — 6,000			
Drill machine(power drill)- 5,000	550000		
(ii) S,S Gas machine 40,000			
Accessories- 10,000			
Steel Furniture(for sale) 45,000			
S,S KH (06) for sale 40,000			
Raw materials (plain sheet 1,35,000			
S.S Pipe, bolt & others 90,000			
M,M Bar 24,000			
(ii) Proposed stock items:			
Plain Sheet (1.5 ton) - 135000		250000	
S,S Pipe ,bolt &others - 100000			
Welding Rod ,&MM bar - 15000			
Total Capital	550000	250000	800000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	500000	6000000	550000	6600000
Less: cost of sales (B)	400000	4800000	440000	5280000
Gross Profit (C) [C=(A-B)] 20%	100000	1200000	110000	1320000
Less: Operating Costs				
Electricity bill	3500	42000	4000	48000
Generator bill	300	3600	300	3600
Shop Rent	5500	66000	5500	66000
Night Guard bill	150	1800	150	1800
Meals for Staff	1500	18000	1500	18000
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000
Proposed Salary- Self	13000	156000	13000	156000
Proposed Salary- Staff (6)	48000	576000	50000	600000
Others (chada)	500	6000	500	6000
Non Cash Item:				
Depreciation Expenses(20%)	3730	44760	3760	44760
Total Operating Cost (D)	76680	920160	79210	950520
(Net Profit C-D) :	23320	279840	30790	369480
Payback to GT		150000		150000
Retained Income:		129840		219480

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	250000	
1.2	Net Profit (Ownership Tr. Fee added back)	279840	369480
1.3	Depreciation (Non cash item)	44760	44760
1.4	Opening Balance of Cash Surplus		
	Total Cash Inflow	574600	414240
2.0	Cash Outflow		
2.1	Purchase of Product	250,000	
2.2	Payment of GB Loan	30456	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	150,000	150000
	Total Cash Outflow	430456	150000
3.0	Net Cash Surplus	144144	264240

SWOT ANALYSIS

STRENGTH

- Skilled & 5 years experience
- Well known in local areas

WEAKNESS

- Lack of Raw materials

OPPORTUNITIES

- Center point for business holders
- Beside Main Road

THREATS

- Fire
- Theft
- Opponent in same areas





Presented at 36 SB Executive Design Lab on
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Thank you

For Further Information

Grameen Trust

Phone No : 9017038

Anwar Hossain

Cell No: 01714436615