

Mamun Metal Engineering Workshop



মোঃ মমিন হোসেন

প্রোপ্রাইটর



০১৯১৪-৫৮৯৫৩৮

০১৭২০-৬২৬৪২৫

মামুন মেটাল ইঞ্জিনিয়ারিং ওয়ার্কস
তামান্না ষ্টীল হাউস

এখানে ষ্টীলের আলমারী, সুকেইচ, ফাইল কেবিনেট,
ওয়াড্রপ, গ্রীল, সাটার, কলাপসিবল গেইট, বাউন্ডারী গেইট,
দরজা, ধানের মেশিন ইত্যাদি প্রস্তুতকারক ও বিক্রেতা।

বালুয়া চৌমুহনী বাজারের দক্ষিণ পার্শ্বে, রামগঞ্জ, লক্ষ্মীপুর।

Presented By
Md. Momin Hossain

Nu Identified and PP Prepared by :
Farhana Huque
Verified By: Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Momin Hossain
Age	:	02-04-1981 (33 years)
Marital status	:	Married
Children	:	1 Son, 1 Daughter
No. of siblings:	:	Brother- 1, Sister - 4
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. Sufia Begum
(iii) Father's name	:	Mr. Late Abu Taher
(iv) GB member's info	:	Branch: Sonapur Centre # 9/ma,Loanee no.: 1153/2 Member since 19-06-1997, First loan: Tk. 2000/- Existing loan: Tk. 20000/-, Outstanding: Paid
Further Information:		
(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	:	N/A
Education	:	Class- 8

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

Present Occupation	:	Metal Engineering Workshop
Business Experiences	:	10 Years
Other Own/Family Sources of Income	:	Agriculture (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1997 (17 years). At first She took 2000/- from GB and loan utilized by her husband. At last she took 20000/- for buying a cow. NU also invested GB Loan in his shop. They also bought some agro- land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mamun Metal Engineering Workshop</i>
Address/ Location	:	Baluya Chowmuhoni Bazar
Total Investment in BDT	:	4,00,000/-
Financing	:	Self BDT 2,00,000 (from existing business) 50. % Required Investment BDT 2,00,000 (as equity) 50 %
Present salary/drawings from business (estimates)	:	12,000
Proposed Salary		12,000
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin		25%
(ii) Estimated % of proposed gross profit margin		25%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Investments in different categories:</u>			
1. Welding Machine(2) = 50,000/-	200000/-		
2. Gas Drill = 20000/-			
3. Grinding Machine (2) = 10000/-			
4. Hand Drill (2) = 10000/-			
5. Adda Jogan machine = 10000/-			
6. Colors = 5000/-			
7. Sheet, Rod, Angel = 40000/-			
8. Other machinerries = 5000/-			
9. Advance = 50000/			
<u>Proposed</u>			
1. Vajh Machine = 70,000/-		200000/-	
2. Plane Sheet = 1,00000/-			
3. Lock, Colors = 20000/-			
4. Glass = 10000/-			
Total Capital	200000/-	200000/-	400000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)		200000	2400000
<i>Less: Cost of sales (B)</i>		150000	1800000
Gross Profit (C) [C=(A-B)]		50000	600000
<i>Less: Operating Costs</i>			
Electricity bill		1500	18000
Generator bill		200	2400
Shop Rent		3500	42000
Night Guard bill		100	1200
Mobile bill		500	6000
Present salary/Drawings- self		12000	144000
Present salary-Employee 4 employees)		22000	264000
Others cost		100	1200
Non Cash Item:			
Depreciation Expenses		833	9996
Total Operating Cost (D)		40733	488796
Net Profit (C-D):		9267	111204

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)		220000	2640000		240000	2880000		260000	3120000
<i>Less: cost of sales (B)</i>		165000	1980000		180000	2160000		195000	2340000
Gross Profit (C) [C=(A-B)]		55000	690000		60000	720000		65000	780000
Less: Operating Costs									
Electricity bill		1500	18000		1500	18000		1500	18000
Generator bill		200	2400		200	2400		250	3000
Shop Rent		3500	42000		3500	42000		3500	42000
Night Guard bill		100	1200		100	1200		150	1800
Mobile bill		500	6000		500	6000		500	6000
Present salary/Drawings-self		12000	144000		13000	156000		14000	168000
Present salary-Employee 4 employees)		22000	264000		23000	276000		24000	288000
Others cost		100	1200		100	1200		100	1200
Non Cash Item:									
Depreciation Expenses		1416	16992		1416	16992		1416	16992
Total Operating Cost (D)		41316	495792		43316	519792		45416	544992
Net Profit (C-D):		13684	164208		16684	200208		19584	235008
Pay back			80000			80000			80000
Retained Income:			84208			120208			155008

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	164208	200208	235008
1.3	Depreciation (Non cash item)	16992	16992	16992
1.4	Opening Balance of Cash Surplus		101200	238400
	Total Cash Inflow	381200	318400	490400
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	101200	238400	410400

SWOT ANALYSIS

STRENGTH

- Long standing relationship with Grameen.
- Well Known business men in the locality.
- Provide quality products.
- Good relation and Experience

WEAKNESS

- Transportation cost.
- Load-shading.

OPPORTUNITIES

- Growing Market.
- New Designs & Skilled Labour.
- Central Point of Baluya Chowmuhoni bazar.

THREATS

- Others manufactures
- Over stock
- Price of raw materials







Presented at
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For more information

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