

A Nobin Udyokta Project

# M/S. Maa Machineries Enterprise



*NU Identified and PP Prepared by :*  
**Md. Ziaul Hoque, Dhamrai Unit**  
*Verified By:* Tapan Kumar Debnath



**GRAMEEN TRUST**

Presented by  
**Md. Hasan Ali**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Hasan Ali
Age	:	10/08/1982 (33 Years 02 months)
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 brother
<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	:	Nobiron Nesa
(iii) Father's name	:	Md. Hazarat Ali
(iv) GB member's info	:	Member since: 02/5/1995 - 2011 Branch: Dhamrai, Centre no.65, Group:01 First loan: Tk.5,000/- Total Amount Received: Tk.2,00,000/- Existing loan: Tk.50,000/-Outstanding: N/A
<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 Eight

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	<b>Machineries and Sanitary Business</b>
Trade License Number	:	<b>70</b>
Business Experiences and Training Info.	:	<b>8 years</b>
Other Own/Family Sources of Income	:	<b>Agriculture</b>
Other Own/Family Sources of Liabilities	:	<b>N/A</b>
NU Contact Info	:	<b>01835506995</b>
NU Project Source/Reference	:	<b>GT Dhamrai Unit Office, Dhaka</b>

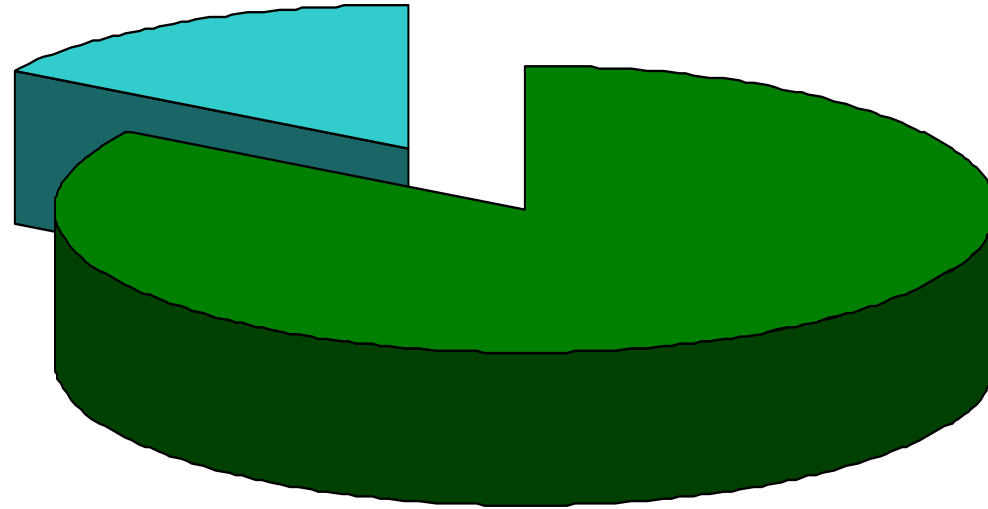


NU's mother has been a member of Grameen Bank Since 1995. At first his mother took a loan amount 5,000 BDT from Grameen Bank. NU Invested GB loan in his business. NU's mother gradually improved their living standard by using GB loan. NU started his business with an initial capital of 250,000 BDT.

# PROPOSED BUSINESS Info.



Business Name	:	M/S. Maa Machineries Enterprise
Address/ Location	:	Jolshen Bazaar, Dhamrai, Dhaka
Total Investment in BDT	:	800,000
Financing	:	Self BDT : 600,000 (from existing business) - 75% Required Investment BDT : 200,000 (as equity) - 25 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		<b>BDT 10,000</b>
i. Proposed Business % of present gross profit margin	:	<b>15%</b>
ii. Estimated % of proposed gross profit margin	:	<b>15%</b>
iii. Agreed grace period	:	<b>5 months</b>



■ NU Investment Tk.600,000 (75%)

■ GT Investment Tk.200,000 (25%)

**Total Investment Tk.800,000**

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present stock items:</b>			
Furniture :	10,000		
Television(1) :	5,000		600,000
Advance :	100,000		
Presents Goods item: (*)	485,000		
<b>Proposed Stock Items (*):</b>		200,000	200,000
<b>Total Capital</b>	<b>600,000</b>	<b>200,000</b>	<b>800,000</b>

N.B: Details of Present stock (\*) & proposed (\*\*) items have enclosed in next slide.

# PRESENT & PROPOSED INVESTMENT Breakdown



Present Stock Items	
Product name	Amount
PVC Pipe 20 feet(150*1000)	1,50,000
PVC Fittings	20,000
Tube well (20)	60,000
Motor(4*5000)	20,000
Gazi Tank (4*5000)	20,000
Commode	10,000
Liner (Power Tiller)	15,000
Piston (Power Tiller)	15,000
Logen, Bush	10,000
Plunger, Silencer	20,000
Ring, Bulb, Earthling Rod	20,000
Head Guscate, Broom, Basin	25,000
Chain (Power Tiller)	20,000
Faal (Power Tiller)	15,000
Nut Bolto, Wire, Switch, Socket	40,000
Holder, Harpic, Scotch tap	5,000
RFL Door (5)	20,000
<b>Total Present Stock</b>	<b>485,000</b>

Proposed Items	
Product Name	Amount
Liner (Power Tiller)	35,000
Piston (Power Tiller)	10,000
Logen	10,000
Plunger,	10,000
Ring	20,000
Head Guscate,	25,000
Chain (Power Tiller)	20,000
Faal (Power Tiller)	15,000
Nut Bolto, Wire, Switch, Socket	20,000
Bush	5,000
Selenger	10,000
Bulb	12000
Earthling Rod	8000
<b>Total Proposed Items</b>	<b>200,000</b>



# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,000	120,000	1,440,000
<i>Less: Cost of sale (B)</i>	3,400	102,000	1,224,000
<b>Gross Profit 15% (A-B)= [C]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b><i>Less: Operating Costs</i></b>			
Electricity bill		300	3,600
Night Guard Bill		200	2,400
Shop Rent		1000	12,000
Mobile Bill		500	6,000
Present Salary-Self		8,000	96,000
Others (TL fee, Entertainment)		300	3,600
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses (15,000*15%)		188	2,256
<b><i>Total Operating Cost (D)</i></b>		<b>10,488</b>	<b>125,856</b>
<b>Net Profit (C-D): (E)</b>		<b>7,512</b>	<b>90,144</b>

# 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
Sales (A)	5,000	150,000	18,00,000	5,500	165,000	1,980,000	6,000	180,000	2,160,000
<b>Less: Cost of Sale (B)</b>	4,250	127,500	15,30,000	4,675	140,250	1,683,000	5,100	153,000	1,836,000
<b>Gross Profit 15% (A-B)=(C)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>825</b>	<b>24,750</b>	<b>297,000</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less operating cost :</b>									
Electricity bill		400	4800		500	6,000		600	7,200
Night Guard Bill		200	2,400		200	2,400		250	3,000
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Salary-Self		10,000	120,000		10,000	120,000		10,000	120,000
Mobile Bill		500	6,000		600	7,200		600	7,200
Others (TL fee, Entertainment)		300	3,600		300	3,600		400	4,800
<b>Non Cash Item:</b>									
Depreciation Expense		188	2256		188	2,256		188	2,256
<b>Total Operating Cost (D)</b>		<b>12,588</b>	<b>1,51,056</b>		<b>12,788</b>	<b>153,456</b>		<b>13,038</b>	<b>156,456</b>
<b>Net Profit (C-D) = (E)</b>		<b>9,912</b>	<b>118,944</b>		<b>11,962</b>	<b>143,544</b>		<b>13,962</b>	<b>167,544</b>
<b>GT payback</b>		<b>80,000</b>		<b>80,000</b>		<b>80,000</b>		<b>80,000</b>	
<b>Retained Income:</b>		<b>38,944</b>		<b>63,544</b>		<b>87,544</b>			

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	2,00,000	0	0
1.2	Net Profit	1,18,944	1,43,544	1,67,544
1.3	Depreciation (Non cash item)	2256	2256	2256
1.4	Opening Balance of Cash Surplus	0	41,200	1,07,000
	<b>Total Cash Inflow</b>	<b>3,21,200</b>	<b>1,87,000</b>	<b>2,76,800</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000	0	0
2.2	Investment Pay Back	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>2,80,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>41,200</b>	<b>1,07,000</b>	<b>1,96,800</b>



## **S**TRENGTH

- Shop position located at Jolshen Bazaar
- 08Years of Experience and Skill
- Environment Friendly
- Maintain Daily accounts
- Positive attitude to business

## **W**EAKNESS

- Lack of Investment

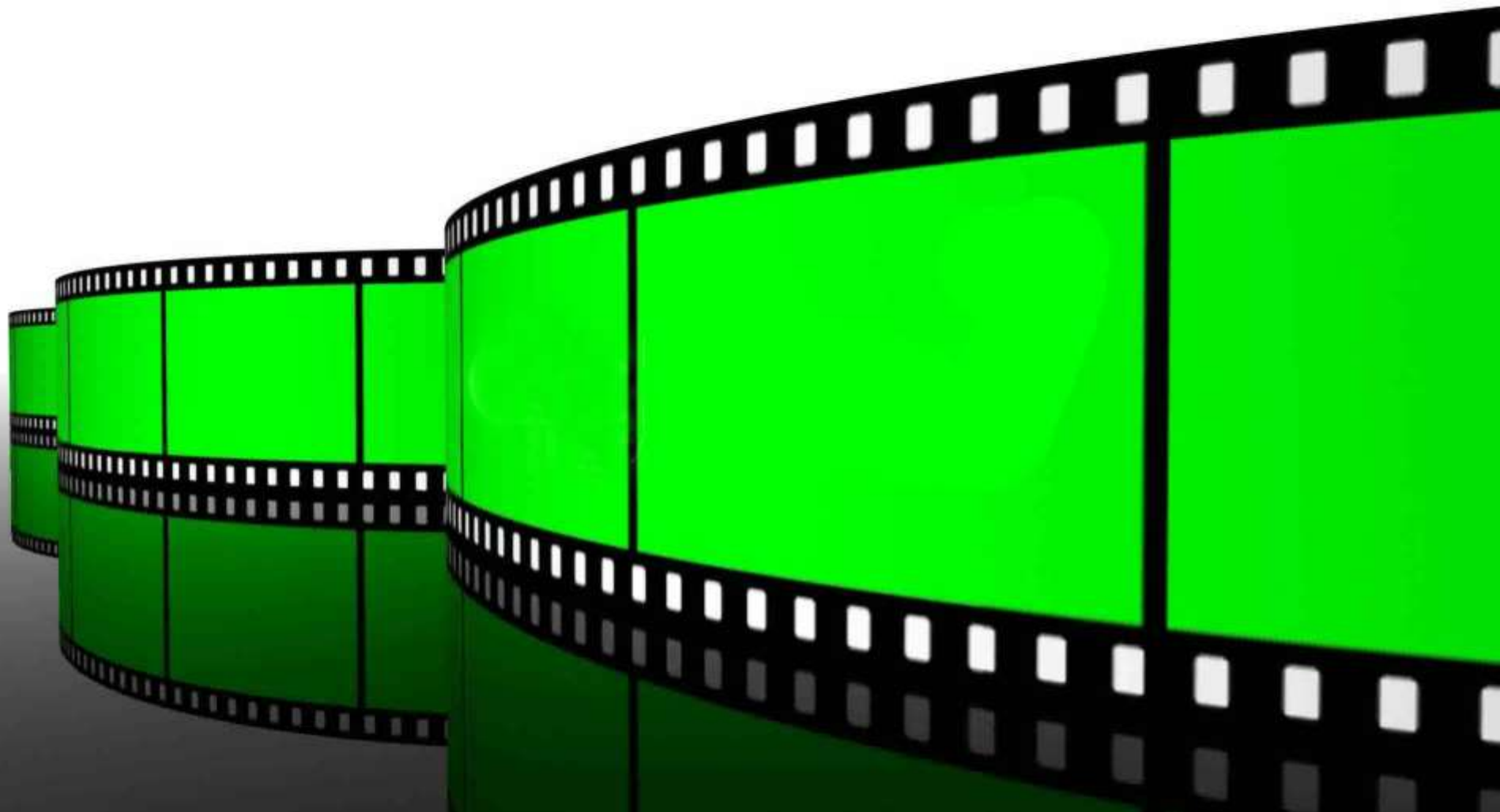
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer

## **T**HREATS

- Competitor may arise
- Theft
- Political Instability may reduce the sale.

# Photographs



# Photographs





# Photographs





# Photographs





# Photographs





# Photographs



# Photographs





# Photographs



# Photographs





# Photographs



১৬নং নান্নার ইউনিয়ন পরিষদ  
উপজেলা-ধামরাই, জেলা-ঢাকা।

ট্রেড লাইসেন্স

নাইসেন্স নং: ৯/২০১৬-১৬  
তারিখ: ১১/১১/১৬

পরিচালক  
মোঃ আব্দুল হান্নান

১৬নং নান্নার ইউনিয়ন পরিষদ  
ধামরাই

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

নাম: মোঃ হাসান আলী  
Name: Md Hassan Ali  
পিতা: মোঃ ইকবাল আলী  
মাতা: সুলতান বেগম  
Date of Birth: 10 Aug 1982  
ID NO: 2611465363924

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা  
কোনো ক্ষতিগ্রস্ত হলে নির্দিষ্ট শর্তে প্রত্যাহার করা হয়েছে এবং অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/ডাঙা: পাইছাল, বা পাইছাল, ডাকঘর: জলঢাকা -  
১৯২২, ধামরাই, ঢাকা

প্রদানের তারিখ: ১৪/০৬/২০১৬









*Presented at*  
**22<sup>nd</sup> Internal Design Lab**  
**On Nov 24, 2015 at GT**

