

*A Nobin Udyokta Project*

*Proposed NU Business Name : Monir Metal Workshop*



NU Identified and PP Prepared &  
Verified by :  
**Abu Musa Bhuiyan**

Presented by  
**Md. Monir Hossain Khan**

**GRAMEEN TRUST** 

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Md. Monir Hossain Khan
Age	:	32 years
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	3 brothers, 2 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
(iii) Father's name	:	Mr. Azmal khan
(iv) GB member's info	:	Branch: Puran bazar, Centre: 8/M , Loan no.: 5498, Member since: 06-09-2006, First loan: Tk. 5000 Total Amount Received: Tk. 7,20,000 Existing loan: Tk. 50,000, Outstanding: Tk. 19,200
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 seven

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

Present Occupation	:	Business Trade License No: 00075
Business Experiences	:	<b>19 years</b> :
Other Own/Family Sources of Income	:	Wife (tailor)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Torpurchondi Unit, Chandpur

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 2006 (8 years). At first she took a loan of 5,000 taka from Grameen Bank. She bought new home by using GB loan of Tk. 5,00,000. She built their own house from the income of GB loan. Her son Monir expanded his existing business with GB loan Tk. 1,00,000. NU's mother gradually improved their life standard by using GB loan.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>Monir Metal workshop</b>
Address/ Location	:	Holding no: kotha-06, roy's road, puran bazar, chandpur
Total Investment in BDT	:	3,80,000
Financing	:	Self BDT 1,80,000 (from existing business) - 47 % Required Investment BDT 2,00,000 (as equity) - 53 %
Present salary/drawings from business (estimated)	:	8,000
Proposed Salary	:	9,000
Proposed Business		
(i) % of present gross profit margin	:	<b>22%</b>
(ii) Estimated % of proposed gross profit margin		<b>22%</b>
(iii) Agreed grace period		<b>3 months</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income (A)	210000	2520000
<i>Less: Cost of sales (B)</i>	161200	1934400
<b>Gross Profit (C) [C=(A-B)]</b>	48800	585600
<i>Less: Operating Costs</i>		
Electricity bill	2500	30000
Generator bill	240	2880
Shop Rent	3000	36000
Night Guard bill	100	1200
Meals for Staff	1000	12000
Mobile bill	200	2400
Present salary/Drawings- self	8000	96000
Present salary-Employee (4)	29200	350400
Others (Chada)	500	6000
<b>Non Cash Item:</b>		
Depreciation Expenses(20%)	960	11520
<b>Total Operating Cost (D)</b>	<b>45700</b>	<b>548400</b>
<b>Net Profit (C-D):</b>	<b>3100</b>	<b>37200</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>(i) Present stock items:</b> Advance- 50000 Welding machine(copper)- 40000 Drill machine(gas)---- 10000 Hard drill----- 3000 Grinding machine (2) — 7000 Cutter machine (dish) — 8000 Drill machine(power drill)- 5000 Accessories- 10000 Mitsef (1)—(for sale) 5000 Steel Furniture - 2000 Raw materials (plain sheet) 40000	180000		
<b>(ii) Proposed stock items:</b> Plain Sheet (2 ton) - 180000 Lock, glass, handle etc. - 10000 Welding Rod - 10000		200000	
<b>Total Capital</b>	<b>180000</b>	<b>200000</b>	<b>380000</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	302000	3624000	310000	3720000
<i>Less: cost of sales (B)</i>	236995	2843940	242880	2914560
<b>Gross Profit (C) [C=(A-B)] 22%</b>	<b>65005</b>	<b>780060</b>	<b>67120</b>	<b>805440</b>
<b><i>Less: Operating Costs</i></b>				
Electricity bill	3500	42000	4000	48000
Generator bill	300	3600	300	3600
Shop Rent	3000	36000	3000	36000
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	9000	108000	9000	108000
Proposed Salary- Staff (4 )	31200	374400	31200	374400
Others (chada)	500	6000	500	6000
<b>Non Cash Item:</b>				
Depreciation Expenses(20%)	960	11520	960	11520
<b>Total Operating Cost (D)</b>	<b>50610</b>	<b>607320</b>	<b>51110</b>	<b>613320</b>
<b>(Net Profit C-D) :</b>	<b>14395</b>	<b>172740</b>	<b>16010</b>	<b>192120</b>
<b>Payback to GT</b>		<b>120000</b>		<b>120000</b>
<b>Retained Income:</b>		<b>52740</b>		<b>72120</b>



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	200000	
1.2	Net Profit ( Ownership Tr. Fee added back)	172740	192120
1.3	Depreciation (Non cash item)	11520	11520
1.4	Opening Balance of Cash Surplus		
	<b>Total Cash Inflow</b>	<b>384260</b>	<b>203640</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	200,000	
2.2	Payment of GB Loan	19,200	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120000
	<b>Total Cash Outflow</b>	<b>339,200</b>	<b>120000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>45,060</b>	<b>83640</b>

# **SWOT ANALYSIS**

## **S**TRENGTH

- Skilled & 19 years experience
- Well known in local areas

## **W**EAKNESS

- Opponent in same areas

## **O**PPORTUNITIES

- Center point for business holders
- Beside Main Road

## **T**HREATS

- Fire
- Theft

Pictures







Presented at 34 SB Design Lab on 27 October at GB  
Auditorium

**Thank You**