# M/S Molla Engineering Workshop



NU Identified and PP Prepared by-Farzana Akter (Singair Unit) Verified By: A.S.M Shahidul Haque Presented by Hanif Molla

**GRAMEEN TRUST** 



### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Hanif Molla
Age	:	20-04-1988(27 years)
Marital status	•	Married
Children	:	1- son
No. of siblings:	••	0 2 Brothers, 02 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father √  Kulsum Begum  Md. Nasir Uddin Molla  Branch: Joymontop Singair Centre #, 42/ p Group no 06  Loanee no.:  Member since, 2005-2012(8 years) First loan:10000  Existing loan: N/A Outstanding:N/A, Last Loan:5000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others		N/A N/A N/A
Education	:	S.S.C

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

Present Occupation	:	Workshop Business
Trade License/ Drug License		76
Business Experience And Training Info	:	7 years ( 4 years own business) Startup Business- 75000 Tk
Other Own/Family Sources of Income	:	Father (caw and vegetable business), Brother(Saim business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01687325020
NU Project Source/Reference	:	Singair Unit

## BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's father has been a member of Grameen Bank since 2005-2012 (7 years). At first he took BDT 10000 taka from GB. NU's father invested GB Loan in his vegetable Business. NU's father gradually improved their living standard by using GB loan.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Molla Engineering Workshop
Address/ Location	:	Joymontop, Singair, Manikgonj.
Total Investment in BDT	:	5,00,000
Financing	:	Self BDT3,50,000 (from existing business) 70% Required Investment BDT 1,50,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		5 months

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items:  Stock- 2,65,500  Advance - 30,000  Machineries- (drill machine-2,welding machine-2, jog an machine-4,granding machine-1) 48,500  Furniture- (stand fan-1,ceiling fan -1,cash box-1,chair-5) 6,000	3,50,000		3,50,000
Proposed items:		1,50,000	1,50,000
Total Capital	3,50,000	1,50,000	5,00,000

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items							
Angel	3ton*50,000	1,50,000					
Flat bar	1.50ton*45,00 0	67,500					
Square bar	1/2ton*49,000	24,500					
Zed bar	1/2ton*47,000	23,500					
Total		2,65,500					

Proposed items						
Steel	1ton*80,000	80,000				
Zed bar	1/2ton*46,000	23000				
Angel	1/2ton*50,000	25,000				
Flat bar	1/2ton*44000	22000				
Total		1,50,000				

# INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)					
Particulars Particulars	Daily	Monthly	Yearly			
Sales (A)	5,000	1,50,000	18,00,000			
Less: Cost of sales (B)	4,000	1,20,000	14,40,000			
Profit (C) [C=(A-B)]	1000	30,000	3,60,000			
Gross Profit E= (C+D)						
Less: Operating Costs						
Electricity bill		3,000	36,000			
Shop Rent		1000	12,000			
Night Guard bill		300	3,600			
Mobile bill		300	3,600			
Present salary/Drawings- self		9,000	1,08,000			
Staff salary-2		10,000	1,20,000			
Others cost ((fees, Entertainment, TL renew)		500	6,000			
Non Cash Item:						
Depreciation Expenses(						
48500*20%,3000*15%, 3000*10%)		870	10,440			
Total Operating Cost (F)		24,970	2,99,640			
Net Profit (E-F):		5,030	60,360			

#### 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)	5,200	1,56,000	18,72,000	5,400	1,62,000	19,44,000	5,600	1,68,000	20,16,000
Less: Cost of Sale (B)	4,160	1,24,800	14,97,600	4,320	1,29,600	1555200	4,480	1,34,400	16,12,800
Profit (A-B)=(C)	1040	31,200	3,74,400	1080	32,400	388800	1120	33,600	4,03,200
Less: Operating Costs									
electricity bill		3,000	36,000		3,000	36,000		3,000	36,000
Shop Rent		1000	12,000		1000	12,000		1000	12,000
Night Guard bill		300	3,600		300	3,600		300	3,600
Mobile bill		300	3,600		300	3,600		300	3,600
Present salary/Drawings- self		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000
Staff salary-2		10,000	1,20,000		10,000	1,20,000		10,000	1,20,000
Others cost (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		870	10,440		870	10,440		870	10,440
Total operating cost		24,970	2,99,640		24,970	2,99,640		24,970	2,99,640
Net Profit (C-D) = (E)		6,230	74 <i>,</i> 760		7,430	89,160		8,630	1,03,560
GT payback			60,000			60,000			60,000
Retained Income:			14,760			29,160			43,560

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	74,760	89,160	1,03,560
1.3	Depreciation (Non cash item)	10,440	10,440	10,440
1.4	Opening Balance of Cash Surplus		25,200	64,800
25	Total Cash Inflow	2,35,200	1,24,800	1,78,800
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000		
3.0	Net Cash Surplus	25,200	64,800	1,18,800

# **SWOT Analysis**

Strength

Long standing relationship with Grameen. Well Known Person in locality.
Ownership of business

WEAKNESS

lack of fund

**O**PPORTUNITIY

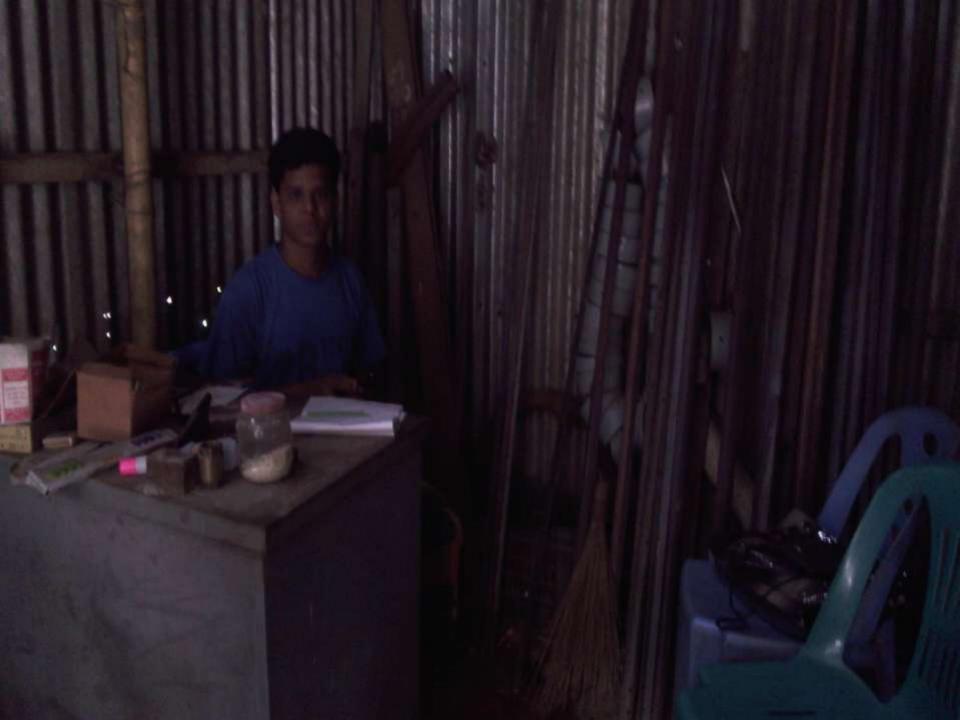
**Employment opportunity** 

THREATS

theft Natural climate Fire

opponent party









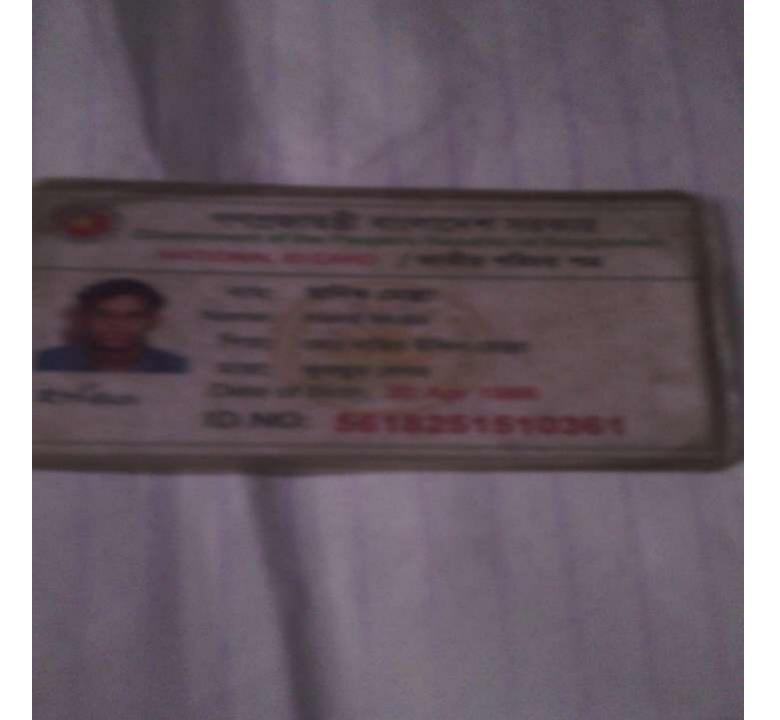




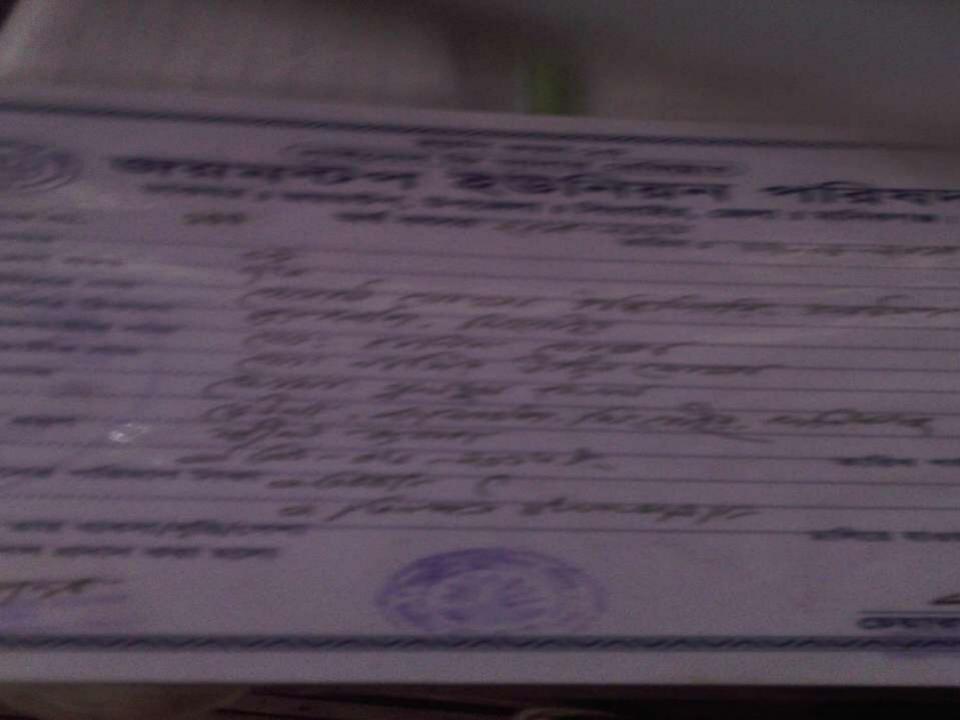


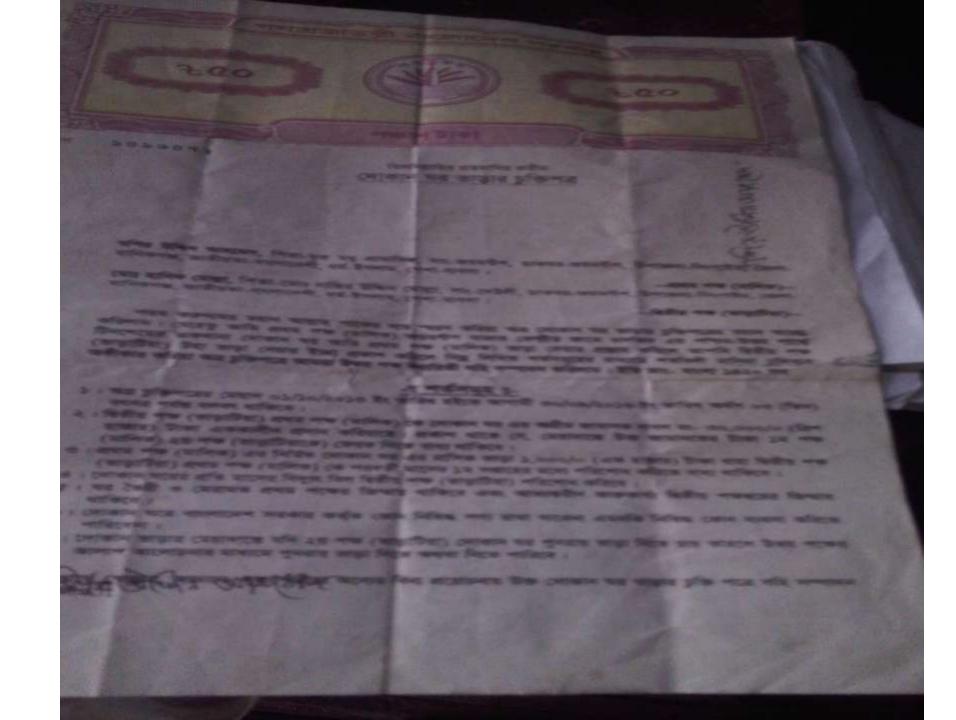












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# Presented at GT's 19<sup>th</sup> Internal Design Lab on 19 October, 2015

