

Proposed NU Business Name: **MD. MAMUN MACHINERY**

Project identification and prepared by: Md. Asadul Haque,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti  
Samajik Byabosha Ltd.**

### **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MAMUN</b>
Age	:	06/06/1997 (20 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Sisters
Address	:	Vill: Nabipur, P.O: Torgaon, P.S: Kapashia, Dist: Gazipur.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>RAHIMA</b>
(iii) Father's name	:	<b>JAHANGIR ALAM</b>
(iv) GB member's info	:	Branch: Torgaon, Centre # 10 (Female), Member ID: 2891, Group No: 10 Member since: 25/02/2000 to 2017 (17Years) First Loan: BDT 5,000/- , Existing Loan: BDT 30,000/- Outstanding Loan: BDT 15,484/-
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Yes
Business Experiences and Training Info	:	03 years experience in running business. He has 03 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01942-727083
Family's Contact No.	:	01721-951198
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHIMA** joined Grameen Bank since 17 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MD. MAMUN MACHINERY</b>
Location	:	Karimer Mill Bazar
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 360,000/- (from existing business) 86% Required Investment BDT 60,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has various workshop products like: Regulator, Liner, Piston, Chain, Bail, Mobil, Mobil Pump, Nojel, Planjar, Salenjar, Bigin, Ring, Gasket, Finium, Tractor's Shade, Tractor's Cover, Kit Bulb, Battery Water, Blade, Net etc.</li><li>▪Average daily gain on sale is 20%.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Amraid Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

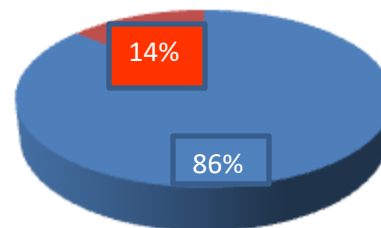
## Existing Business

BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Regulator, Liner, Piston, Chain, Bail, Mobil, Mobil Pump, Nojel, Planjar, Salenjar, Bigin, Ring, Gaskit, Finium, Tractor's Shade, Tractor's Cover, Kit Bulb, Battery Water, Blade, Net etc.	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Regulator, Liner, Piston, Chain, Bail, Mobil, Mobil Pump, Nojel, Planjar, Salenjar, Bigin, Ring, Gaskit, Finium, Tractor's Shade, Tractor's Cover, Kit Bulb, Battery Water, Blade, Net etc.	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>8,64,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		600	7,200
Transportation		800	9,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>6850</b>	<b>82,200</b>
<b>Net Profit (E) [C-D]</b>		<b>11,150</b>	<b>1,33,800</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Regulator	5	1,350	6,750	10	1,350	13,500	20,250
20 Liner	60	680	40,800	20	680	13,600	54,400
24 Liner	40	700	28,000	-	-	-	28,000
16 Rodol Liner	40	680	27,200	-	-	-	27,200
20 Piston	38	550	20,900	20	550	11,000	31,900
16 Piston	40	410	16,400	20	410	8,200	24,600
Chain	216	220	47,520	-	-	-	47,520
51 Bail	80	180	14,400	-	-	-	14,400
52 Bail	80	180	14,400	-	-	-	14,400
Mobil	48	320	15,360	-	-	-	15,360
Mobil Pump	-	-	20,000	-	-	-	20,000
Nojel, Planjar	-	-	30,000	-	-	8,300	38,300
Salenjar	18	700	12,600	-	-	-	12,600
Bigin	-	-	12,000	-	-	-	12,000
Ring	100	105	10,500	-	-	-	10,500
Gaskit	200	50	10,000	-	-	-	10,000
Finium	60	180	10,800	-	-	-	10,800
Tractor's Shade	12	400	4,800	-	-	-	4,800
Tractor's Cover	12	330	3,960	-	-	-	3,960
Kit Bulb, Battery Water, Blade, Net etc.	-	-	13,610	-	-	5,400	19,010
<b>Total</b>			<b>3,60,000</b>			<b>60,000</b>	<b>4,20,000</b>



### Source of Finance

- Entrepreneur's Contribution- 3,60,000
- Investor's Investment- 60,000
- Total Investment-4,20,000

## Financial Projection

BDT (TK)					
Particulars	Daily	Monthly	1 <sup>st</sup> Year	2 <sup>nd</sup> Year (+5%)	3 <sup>rd</sup> Year (+5%)
<b>Revenue (sales)</b>					
Regulator, Liner, Piston, Chain, Bail, Mobil, Mobil Pump, Nojel, Planjar, Salenjar, Bigin, Ring, Gasket, Finium, Tractor's Shade, Cover, Kit Bulb, Battery Water, Blade, Net etc.	4,200	1,26,000	15,12,000	15,87,600	16,66,980
<b>Total Sales (A)</b>	<b>4,200</b>	<b>1,26,000</b>	<b>15,12,000</b>	<b>15,87,600</b>	<b>16,66,980</b>
<b>Less. Variable Expense</b>					
Regulator, Liner, Piston, Chain, Bail, Mobil, Mobil Pump, Nojel, Planjar, Salenjar, Bigin, Ring, Gasket, Finium, Tractor's Shade, Cover, Kit Bulb, Battery Water, Blade, Net etc.	3,360	1,00,800	12,09,600	12,70,080	13,33,584
<b>Total variable Expense (B)</b>	<b>3,360</b>	<b>1,00,800</b>	<b>12,09,600</b>	<b>12,70,080</b>	<b>13,33,584</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>840</b>	<b>25,200</b>	<b>3,02,400</b>	<b>3,17,520</b>	<b>3,33,396</b>
<b>Less. Fixed Expense</b>					
Rent		600	7,200	7,200	7,200
Transportation		1500	18,000	19,000	20,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5000	60,000	60,000	60,000
<b>Total fixed Cost (D)</b>		<b>7,600</b>	<b>91,200</b>	<b>92,500</b>	<b>93,700</b>
<b>Net Profit (E) [C-D]</b>		<b>17,600</b>	<b>2,11,200</b>	<b>2,25,020</b>	<b>2,39,696</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	2,11,200	2,25,020	2,39,696
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,87,200	3,88,220
	<b>Total Cash Inflow</b>	<b>2,71,200</b>	<b>4,12,220</b>	<b>6,27,916</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,87,200</b>	<b>3,88,220</b>	<b>6,03,916</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services  
Skill and experience

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm  
Regular customers

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# গ্রামীণ শক্তি সামাজিক

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প্রস্তাবিত নবীন উদ্যোক্তা প্রব

মো: মাস্তুন মেসিনারী

স্বাস্থ্যসিহা সাহীদ প্রকল্প প্রস্তাব গ্র

শিক্ষিত জীবন বৃত্তান্ত:

মাস্তুন

২৫ বছর

জন্ম তারিখ:

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পিতা:

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# FAMILY PICTURE

