

# Abu Taleb Metal Engineering Workshop



Presented by  
Md. Abu Taleb

Nu Identified, Verified and PP Prepared by-  
Md. Nazrul Islam (Ramgonj Unit)

GRAMEEN TRUST 

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

Name	:	Md. Abu Taleb
Age	:	05-01-1985 (29 years)
Marital status	:	Married
Children	:	3 Son
No. of siblings:	:	Brother- 4, Sister - 2
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. Jamila Begum
(iii) Father's name	:	Md. Mokhlesur Rahman
(iv) GB member's info	:	Branch: Porcoat-Chatkhil ,Centre # 41/m Loan no-4756 Member since 27-02-2012,                      First loan: Tk.10000 Existing loan: Tk. 20000                      Outstanding: 18680
Further Information:		
(v) Who pays GB loan installment	:	Nobin Udyokta
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	S.SC

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

Present Occupation	:	Metal Engineering Workshop
Trade License	:	04
Business Experience	:	13 Years Previously worked in local workshop in Laxmipur.
Other Own/Family Sources of Income	:	Father (Labor-Construction)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01740944203
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 2012 (3 years). At first She took 10000/- from GB and loan utilized by Nobin Udyokta. Nobin Udyokta expanded his business using GB loan and repaired their own house from the income of his business. NU's mother gradually improved their life standard by using GB loan.

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

Business Name	:	<b><i>Abu Taleb Metal Engineering Workshop</i></b>
Address/ Location	:	Atacora Bazar, Ramgonj, Laxmipur
Total Investment in BDT	:	4,50,000/-
Financing	:	Self BDT 2,50,000 (from existing business) 56 % Required Investment BDT 2,00,000 (as equity) 44 %
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary		7,000 Taka
Proposed Business		
(i) % of present gross profit margin	:	30%
(ii) Estimated % of proposed gross profit margin		30%
(iii) Agreed grace period		5 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
<b><u>Investments in different categories:</u></b>			
Welding Machine(3) = 45000/-	2,50,000/-		
Gaz Drill (01) = 10000/-			
Grinding Machine (2) = 5000/-			
Hand Drill (1) = 2000/-			
Other Machineries =10000/			
Colors & Spray Machine = 10000/			
Sheet, Rod, Angel = 40000/			
Advance = 70000/			
Wall Show case for sale (02) = 50000			
Show case ( 01) =8000/			
<b><u>Proposed</u></b>			
Vaj Machine = 50,000/-		2,00,000/-	
Plain Sheet = 90000/-			
Lock, Colors = 10000/-			
Glass = 10000/-			
Gaz Drill =15000/			
Rod, Bar, Angel =25000/			
<b>Total Capital</b>	<b>2,50,000/-</b>	<b>2,00,000/-</b>	<b>4,50,000/-</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Income (A)	140000	1680000
<i>Less: Cost of sales (B)</i>	98000	1176000
<b>Gross Profit (C) [C=(A-B)]</b>	42000	504000
<i>Less: Operating Costs</i>		
Electricity bill	1500	18000
Generator bill	300	3600
Shop Rent	4500	54000
Night Guard bill	200	2400
Meals for Staff (06)	3000	36000
Mobile bill	500	6000
Present salary/Drawings- self	7000	84000
Present salary-Employee( 2 employees)	16000	192000
Others cost(, transport, fees )	500	6000
<b>Non Cash Item:</b>		
Depreciation Expenses (15%*82000)	1025	12300
<b>Total Operating Cost (D)</b>	<b>34525</b>	<b>414300</b>
<b>Net Profit (C-D):</b>	<b>7475</b>	<b>89700</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	165000	1980000	180000	2160000	200000	2400000
<i>Less: cost of sales (B)</i>	115500	1386000	<b>126000</b>	1512000	<b>140000</b>	<b>1680000</b>
Gross Profit (C) [C=(A-B)]	49500	594000	54000	648000	60000	720000
<b><i>Less: Operating Costs</i></b>						
Electricity bill	1500	18000	1800	21600	1800	21600
Generator bill	300	3600	300	3600	300	3600
Shop Rent	4500	54000	4500	54000	4500	54000
Night Guard bill	200	2400	200	2400	200	2400
Meals for staff (6)	3000	36000	3000	36000	3000	36000
Mobile bill &SMS	500	6000	500	6000	500	6000
Present salary/Drawings- self	7000	84000	7000	84000	7000	84000
Present salary-Employee( 3 )	18000	216000	20000	240000	20000	240000
Others cost(transport, fees )	500	6000	500	6000	500	6000
<b>Non Cash Item:</b>						
Depreciation Expenses(15%*147000)	1837	22044	1837	22044	1837	22044
<b>Total Operating Cost (D)</b>	37337	448044	39637	475644	39637	475644
<b>Net Profit (C-D):</b>	12163	145956	14363	172356	20363	244356
<b>Pay back</b>		80000		80000		80000
<b>Retained Income:</b>		65956		92356		164356



# **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>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200000	-	-
1.2	Net Profit	145956	172356	244356
1.3	Depreciation (Non cash item)	22044	22044	22044
1.4	Opening Balance of Cash Surplus	-	69320	183720
	<b>Total Cash Inflow</b>	<b>368000</b>	<b>263720</b>	<b>450120</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200000	-	-
2.2	Payment of GB Loan	18680	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	<b>Total Cash Outflow</b>	<b>298680</b>	<b>80000</b>	<b>80000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>69320</b>	<b>183720</b>	<b>370120</b>

# SWOT ANALYSIS

## S TRENGT

- Well Known business man in the locality.
- Provide quality products.
- Maintain good relation with customers
- Skill and Experience

## W EAKNESS

- Transportation cost.
- Load-shading.
- Less Stock

## O PPORTUNITIES

- Growing Market.
- Demand from the community
- Central Point of Athakara bazar.

## T HREATS

- Political unrest
- other competitors
- Price of raw materials









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*Presented at*

**61 SB Design Lab**

**On March 16, 2015 at Grameen Bank Auditorium**

**For more information**

**Grameen Trust**

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