

M/S Molla Engineering Workshop



NU Identified and PP Prepared by-
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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	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Kulsum Begum
(iii) Father's name	:	Md. Nasir Uddin Molla
(iv) GB member's info	:	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	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	
(ix) Others	:	
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)
<u>Present Stock Items:</u> 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
<u>Proposed items:</u>		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*45,000	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

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5,000	1,50,000	18,00,000
<i>Less: Cost of sales (B)</i>	4,000	1,20,000	14,40,000
Profit (C) [C=(A-B)]	1000	30,000	3,60,000
Gross Profit E= (C+D)			
<i>Less: Operating Costs</i>			
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
<i>Total Operating Cost (F)</i>		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
<i>Less: Operating Costs</i>									
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	74,760		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.)

Sl #	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

OPPORTUNITY

Employment opportunity

THREATS

theft
Natural climate
Fire
opponent party





















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राज्य शाखा, दिल्ली
राज्य शाखा, दिल्ली



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১৫/০৫/২০২০

১/১৫/২০২০
১/১৫/২০২০
১/১৫/২০২০

২/ ১৫ দিন নতুন কোর্সে → ২০২০/২১ = ১৫/১৫

১৫ দিনে সুবিধা বিহীন

→ ২০২০/২১ = ১৫/১৫

—স্বাক্ষর—

Presented at
GT's 19th Internal Design Lab
on 19 October, 2015

