Fi-Amanillah & Workshop



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

Md. Najmul

Presented by

**GRAMEEN TRUST** 



#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Najmul
Age		04-09-1986 ( 29 years)
Marital status	••	Married
Children	••	1 son
No. of siblings:	•	2 Brothers, 0 1Sister
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  Sahera Begum  Md. Ajijul Haque  Branch: Singair Centre #, 71/ m Group no 02 Loanee no.:1626  Member since, 29-09-87 (28years) First loan: BDT 2,500  Existing loan: BDT 1,00,000 Outstanding: BDT 54,851
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others		Brother N/A N/A
Education	:	Literate

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

Present Occupation	:	Workshop Business
Trade License/ Drug License		1106
Business Experience And Training Info	:	10 years (7 years own business)
Other Own/Family Sources of Income	:	Father (Guard service in factory) Brothers(same business at Savar)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01949840307
NU Project Source/Reference		Singair Unit

## BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mather has been a member of Grameen Bank since 1987 (28 years). At first she took BDT 2,500 taka from GB. NU's brother invested GB Loan in his business. NU's mother gradually improved their living standard by using GB loan.

#### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Fi-Amanillha & Workshop
Address/ Location	:	Tetul-jhora, tol-counter
Total Investment in BDT	:	5,20,000
Financing	:	Self BDT3,70,000 (from existing business) 72% Required Investment BDT 1,50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business		
(i) % of present gross profit margin	:	10%
(ii) Estimated % of proposed gross profit margin		10%
(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 Items: Machineries - Advance- Furniture- (,table-1, coat -1, )	1,68,800 2,00,000 1,200	3,70,000		3,70,000
Proposed items:			1,50,000	1,50,000
Total Capital		3,70,000	1,50,000	5,20,000

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Items						
Welding machine	3*20,000	60,000				
Power machine	2*15,000	30,000				
Graining machine	1*5,000	5,000				
Drill machine	2*4,000	4,000				
Pistol dril machine	1*3,000	3,000				
Planseet cuter	2*16,000	16,000				
Jogan	3*3,000	3,000				
Haturi	10*250	2,500				
Sani	5*200	1,000				
Katani	1*300	300				
Holder cable	150fit*120	18,000				
Total		1,68,800				

Proposed items						
Welding machine	2*30000	60,000				
Generator	1*77000	77,000				
Holder cable	100Fit*130	13,000				
Total		1,50,000				

#### INFO ON EXISTING BUSINESS OPERATIONS

Dout: ou loue	Existing Business (BDT)					
Particulars Particulars Particulars	Daily	Monthly	Yearly			
sales (A)	15,000	4,50,000	54,00,000			
Less: Cost of sales (B)	13,500	4,05,000	48,60,000			
Profit (C) [C=(A-B)]	1500	45,000	5,40,000			
Income Fromload						
Gross Profit E= (C+D)						
Less: Operating Costs						
Electricity bill		4,000	48,000			
Shop Rent		5,000	60,000			
Night Guard bill		500	6,000			
Mobile bill		500	6,000			
Present salary/Drawings- self		9,000	1,08,000			
Staff -3		18,000	2,16,000			
Others cost ((fees, Entertainment, TL renew)		500	6,000			
Non Cash Item:						
Depreciation Expenses(1,38,000*20%;; 32000*10%)		2,566	30,792			
Total Operating Cost (F)		40,066	4,80,792			
Net Profit (E-F):		4,934	59,208			

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
i di diddidio	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	15,500	4,65,000	55,80,000	16,000	4,80,000	57,60,000	16,500	4,95,000	5,94,000
Less: Cost of Sale (B)	13,950	4,18,500	50,22,000	14,400	4,32,000	51,84,000	14,850	4,45,500	53,46,000
Profit (A-B)=(C)	1,550	46,500	5,58,000	1,600	48,000	5,76,000	1650	49,500	5,94,000
Less: Operating Costs									
electricity bill		4,000	48,000		4,000	48,000		4,000	48,000
Shop Rent		5,000	60,000		5,000	60,000		5,000	60,000
Night Guard bill		500	6,000		500	6,000		500	6,000
Mobile bill		500	6,000		500	6,000		500	6,000
Present salary/Drawings- self		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000
Staff salary		18,000	2,16,000		18,000	2,16,000		18,000	2,16,000
Others cost (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		2,566	30,792		2,566	30,792		2,566	30,792
Total operating cost		40,066	4,80,792		40,066	4,80,792		40,066	4,80,792
Net Profit (C-D) = (E)		6,434	77,208		7,934	95,208		9,434	1,13,208
GT payback			60,000			60,000			60,ss000
Retained Income:			17,208			35,208			53,208

## 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	77,208	95,208	1,13,208
1.3	Depreciation (Non cash item)	30,792	30,792	30,792
1.4	Opening Balance of Cash Surplus		48,000	1,14,000
25	Total Cash Inflow	2,58,000	1,74,000	2,58,000
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000		
3.0	Net Cash Surplus	48,000	1,14,000	1,98,000

### **SWOT Analysis**

Strength

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

WEAKNESS

lack of fund

**O**PPORTUNITY

**Employment opportunity** 

THREATS

Opponent party theft

**Natural Climate** 





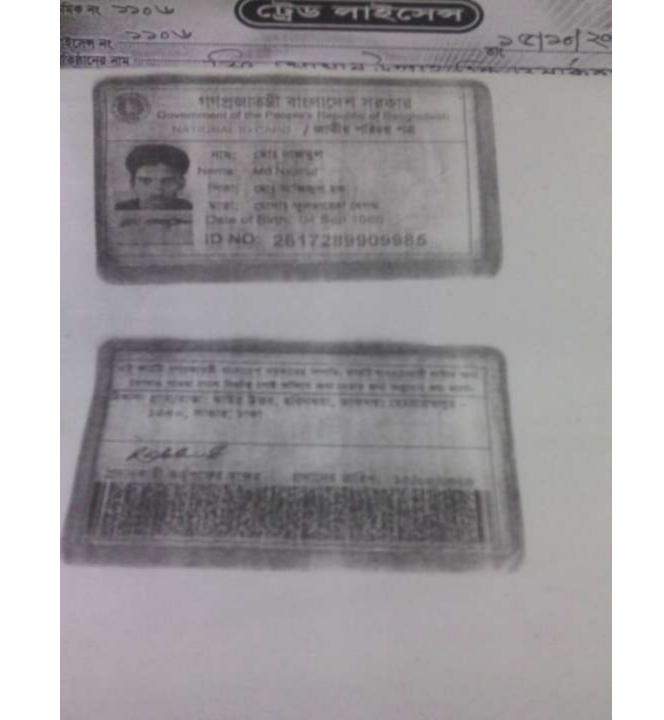


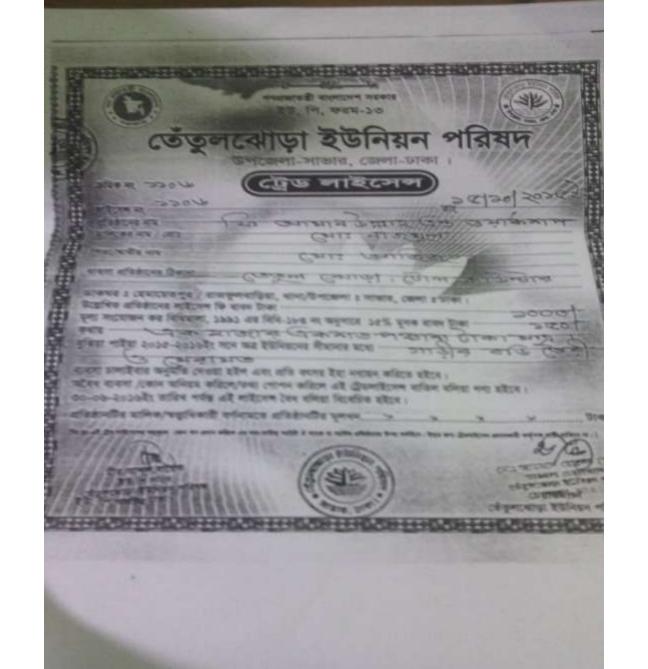


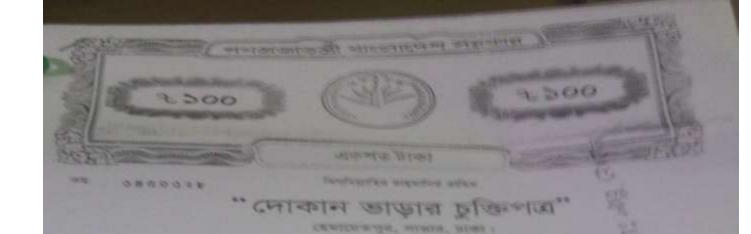












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  কথাৰ ০৬ (৪৪) বন্ধাৰ পৰ্যন্ত কাৰ্যন্ত ঘালিবে।
- अब (मानामादार करिय ब्रायान २,००,०००/- (मूद्र मण) ग्रेजा, पश्चीय गण (वाप्रिया (प्राणिक) एक समान करिएमा तथा साथ गण (प्राणिक) देश श्रेण जीवनाम । जार प्राणिक (मार्थ देवशाव गर करिएमा ग्रेगा साथ गण (प्राणिक) विशेष गण (वाप्राणिक) समामा राथा पाविद्यम :

# Presented at GT's 21st Internal Design Lab on 5 November, 2015

