

Lima & Fatema Machinery Store



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath



GRAMEEN TRUST

Presented by
Liton

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Liton
Age	:	1/03/1985 (30 years 2 months)
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	3 Brothers, 1 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	Saleha Khatun
(iii) Father's name	:	Mokter Ali
(iv) GB member's info	:	Member since: 02/10/1991 Branch: Shimulia, Centre no.10, Group:08 Loanee No.1794/1 First loan:5000/- Total Amount Received: Tk. 2,00,000/- Existing loan: 20,000/- Outstanding: 3,120/-
Further Information:		
(v) Who pays GB loan installment	:	NU's brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Three

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Machinery parts selling business
Trade License	:	114
Business Experiences and Training Info.	:	8 Months NU got a training certificate from CRP on business conducting. He has more than 15 years Practical experience on using machinery tools.
Other Own/Family Sources of Income	:	House rent & Agriculture (NU)
NU Contact Info	:	01919713225
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

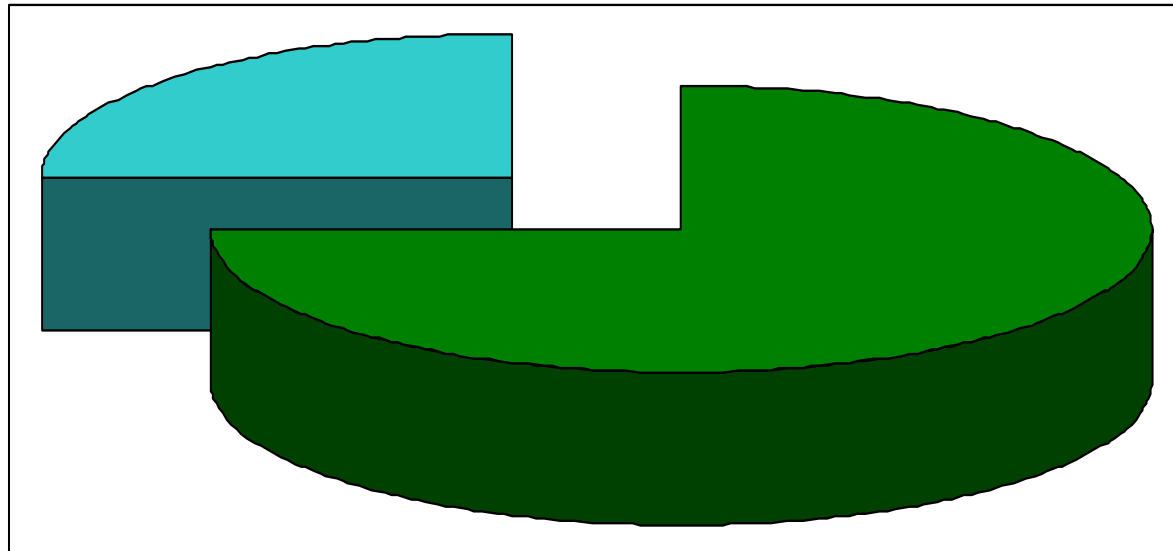


NU's mother has been a member of Grameen Bank Since 1991. At first his mother took a loan amounting to 2,000 BDT from Grameen Bank. She invested the money in her husband's business for expanding. NU's father has a fish farm. NU's mother gradually improved their life standard by utilizing GB loan. Her younger son is now self employed through utilizing her present GB Loan.

PROPOSED BUSINESS Info.



Business Name	:	Lima & Fatema Machinery Store
Address/ Location	:	Dhantara Bazar, Dhamrai, Dhaka
Total Investment in BDT	:	2,00,000/-
Financing	:	Self BDT : 1,50,000 (from existing business) - 75% Required Investment BDT : 50,000 (as equity) - 25 %
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	3 months



■ NU Investment Tk.150,000 (75%)

■ GT Investment Tk.50,000 (25%)

Total Investment Tk.200,000

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Furniture	5,000		150,000
Television (1)	5,000		
Advance	20,000		
Generator (1)	20,000		
Presents Goods item: (*)	100,000		
Proposed Items:			
Machinery parts (**)		50,000	50,000
Total Capital	150,000	50,000	200,000

N.B: Details of Present stock (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown



Present Stock item	
Product name	Amount
Mobil 1 drum	28,000
Liner set	5,000
Liner piston	6,000
Login Plunger	10,000
Bearing	5,000
Clutch plate	2,000
Clutch Shape	3,000
Keram bush	2,000
Oil sell (kerosene)	3,000
Tractor big bell	4,000
Guscate	5,000
Nut Bolto	10,000
Filter, Compressor, kebit bati	10,000
Keram Fittings	2,000
Mobil Pump	3,000
Gear box penium	2,000
Total Present Stock	100,000

Proposed stock item	
Product Name	Amount
Logen Plunger	5,000
Bearing	5,000
Clutch plate	10,000
Clutch Shape	5,000
Nut Bolto	5,000
Filter, Compressor, kebit bati	5,000
Keram Fittings	3,000
Mobil Pump	2,000
Liner set	5,000
Liner piston	5,000
Total Proposed Items	50,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,080,000
<i>Less: Cost of sale (B)</i>	2,550	76,500	918,000
Profit from sale 15% (A-B)= [C]	450	13,500	162,000
Income from service [D]		8,000	96,000
Gross Profit [C+D]=[E]		21,500	2,58,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Night Guard Bill		150	1,800
Shop Rent		1700	20,400
Mobile Bill		200	2,400
Employees Salary(2-Part time)		5000	60,000
Remuneration from Business		8,000	96,000
Trade License fee		300	3,600
Dish Bill		200	2400
<i>Non Cash Item:</i>			
Depreciation Expenses		375	4,500
<i>Total Operating Cost (F)</i>		16,425	1,97,100
Net Profit (E-F): G		5075	60,900

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4,000	120,000	1,440,000	4,500	135,000	1,620,000
Less: Cost of Sale (B)	3,400	102,000	1,224,000	3,825	114,750	1,377,000
Profit from sale 15% (A-B)=(C)	600	18,000	216,000	675	20,250	243,000
Income from Service (D)		8,500	102,000		9000	108,000
<i>Gross Profit (C+D)=(E)</i>		26,500	318,000		29250	351,000
Less operating cost :						
Electricity bill		500	6,000		600	7,200
Night Guard Bill		150	1,800		200	2,400
Shop Rent		1,700	20400		1,700	20400
Employees Salary (2Part time)		5500	66000		6000	72000
Remuneration from Business		8,000	96,000		8000	96,000
Mobile Bill		200	2,400		300	3,600
Dish Bill		200	2400		250	3000
Trade License fee		300	3600		300	3600
Non Cash Item:						
Depreciation Expense		375	4500		375	4500
Total Operating Cost (F)		16925	203,100		17,725	2,12,700
Net Profit (E-F) = (G)		9575	114,900		11,525	138,300
GT payback			30,000			30,000
Retained Income:		84,900			108,300	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit	114,900	138,300
1.3	Depreciation (Non cash item)	4500	4500
1.4	Opening Balance of Cash Surplus	0	89,400
	Total Cash Inflow	169,400	232,200
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80000	30,000
3.0	Net Cash Surplus	89400	202,200



STRENGTH

- Skill and well experienced
- Service provider as a mechanical worker
- Shop position is beside at Road
- Goodwill of personal image
- Well mind set up in business
- No competitor around his business
- Well trained on business conducting

WEAKNESS

- Less stock
- Lack of business planning in advance

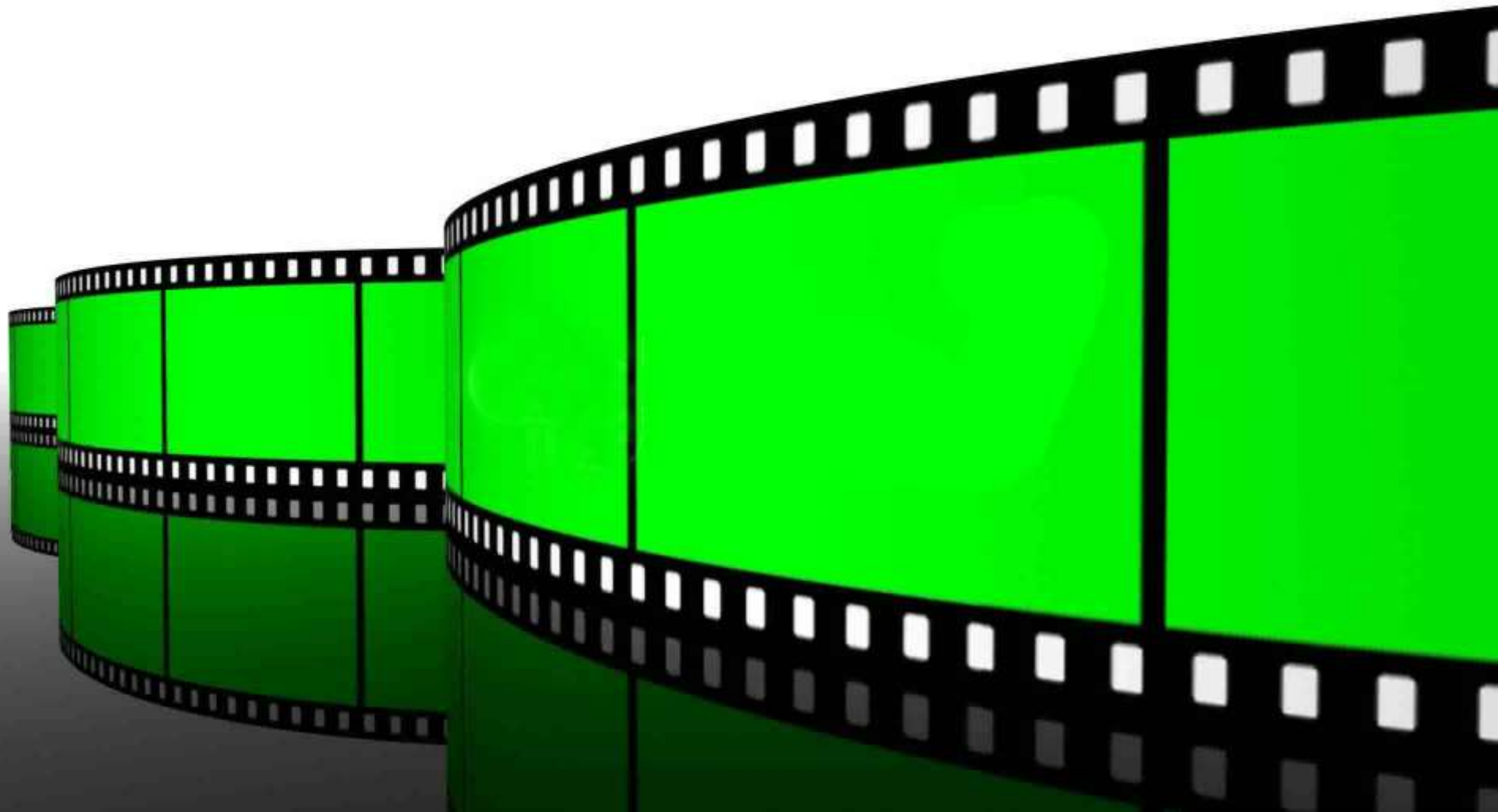
OPPORTUNITIES

- Have a chance to attract new customer
- Have chance to increasing volume of sale
- More employment opportunities

THREATS

- New competitor may create
- Strike

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



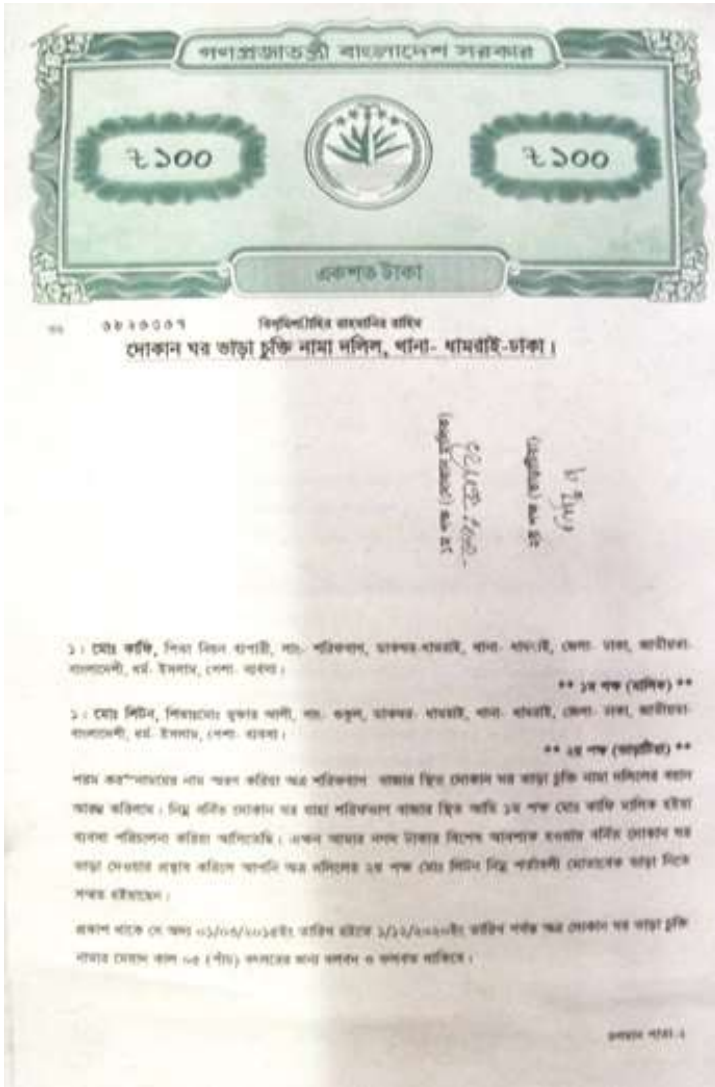
Photographs



Photographs



Photographs



Photographs



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র




নাম: লিটন
 Name: Liton
 পিতা: মোস্তাফিজ আলী
 মাতা: হাসেনা খাতুন
 Date of Birth: 01 Mar 1985
ID NO: 2611423284722

এই জাতীয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি ব্যক্তিগত ভাবে কেবলমাত্র পঠানো পেন্সে নিষ্কটীক্ পেট্রি অধিনে জমা দেয়ার জন্য অনুমোদন করা হলো।

ঠিকানা: বাড়ি নং: , বাক্স নং/নাম: গোটেসল, গোটেসল, ডাকঘর: শিমুলিয়া - ১০৪৫, ধামরাই, ঢাকা

রক্তের গ্রুপ / Blood Group:

[Signature]
 প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০১/২০০৮



ক্রমিক নং- 750 নাইসেন কি আদায় - ৪৪০৮ ইউ. পি. ফর্ম নং- ১০
 অর্থ বৎসর ২০১৪ - ২০১৫ ইং পরিধি- ১০

ধামরাই ইউনিয়ন পরিষদ
 পোঃ- উপজেলা ঃ ধামরাই, জেলা ঃ ঢাকা। মোবঃ ০১৭২৫-৭০৫৪৪০

ট্রেড লাইসেন্স

নাইসেন নং- ৬৪০৩ তারিখ: ০৪/০১/২০১৫

রাষ্ট্রপতির নাম: *[Signature]*
 মালিকের নাম: *[Signature]*
 পিতা/স্বামীর নাম: *[Signature]*
 মাতার নাম: *[Signature]*
 ঠিকানা: *[Signature]* ডাকঘর: *[Signature]*
 উপজেলা: ধামরাই, জেলা: ঢাকা।
 ব্যবসা বা পেশার ধরণ: *[Signature]*
 উল্লিখিত রাষ্ট্রপতির অনুমোদনক্রমে *[Signature]* টাকা
 নাইসেন কি গ্রহণ করিয়া ২০১৪ - ২০১৫ ইং সালের জন্য আর ইউনিয়নের সীমার মধ্যে
 ব্যবসায়ীক ব্যবসা চালানোর আইনক অনুমতি দেওয়া হইল।
 ২০-৩-২০১৫ তারিখ পর্যন্ত আর নাইসেন ১৫৯ বন্দিয়া বিবেচিত হইবে এবং প্রতি
 বৎসর নবায়ন করিতে হইবে।

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