



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Shamim Mondol</i> Vill: Jharaborsha, Union: 06 no. Ghuridhoho, Post: Dak Bangla Bazar, Upazila: Saghata, District: Gaibandha.
Age	:	26 years
Marital status	:	Married.
Children	:	01 (one) Daughter.
No. of siblings:	:	02 (two) Brothers & 01 (one) Sister.
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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Shefali Begum Md. Abdul Mannan Mondol <i>Branch: Saghata, Gaibandha Centre # 15/mo,</i> <i>Loan no.: 9983, Member since September 10, 2008</i> First loan: Tk. 4,000 Existing loan: Tk. 100,000, Outstanding loan: Tk. 78,900
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's father Yes Nil Nil

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

Education, till to date	:	S.S.C (pass)
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	02 (two) years experiences is running his own business. He started the business with BDT 95,000 (ninety five thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from servicing (mechanic).
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01713788861
NU's National ID No.	:	3218828331706
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Shefali Begum is a GB membership since September 10, 2008 at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took GB loan several times and utilized it for repairing house, cultivation, sanitary facilities, mortgaging 25 (twenty five) decimal land and purchasing land. She is a mobile lady.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mondol Engineering Workshop</i>
Address/ Location	:	Saghata Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 555,000
Financing	:	Self Tk. 305,000 (from existing business) Required Investment Tk. 250,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Products 20% & servicing 80%.
(ii) Estimated % of proposed gross profit margin	:	On Products 20%, shallow machine & pump 10% & servicing 80%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,500	42,000	504,000
Income from servicing	600	16,800	201,600
Total Sales income (A)	2,100	58,800	705,600
Less: Cost of sales of products & servicing			
Less: Cost of sales of products	1,200	33,600	403,200
Less: Cost of servicing	120	3,360	40,320
Less: Total cost of Sales & servicing (B)	1,320	36,960	443,520
Gross Profit (C) [C=(A-B)]	780	21,840	262,080
Less: Operating Cost:			
Electricity bill		1,500	18,000
Generator (oil cost)		700	8,400
Shop Rent (self)			-
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		1,000	12,000
Present Salary (Self)		4,000	48,000
Present Salary (Assistant - 2)		10,000	120,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		1,153	13,835
Total Operating Cost (D)		19,753	237,035
Net Profit (C-D):		2,087	25,045

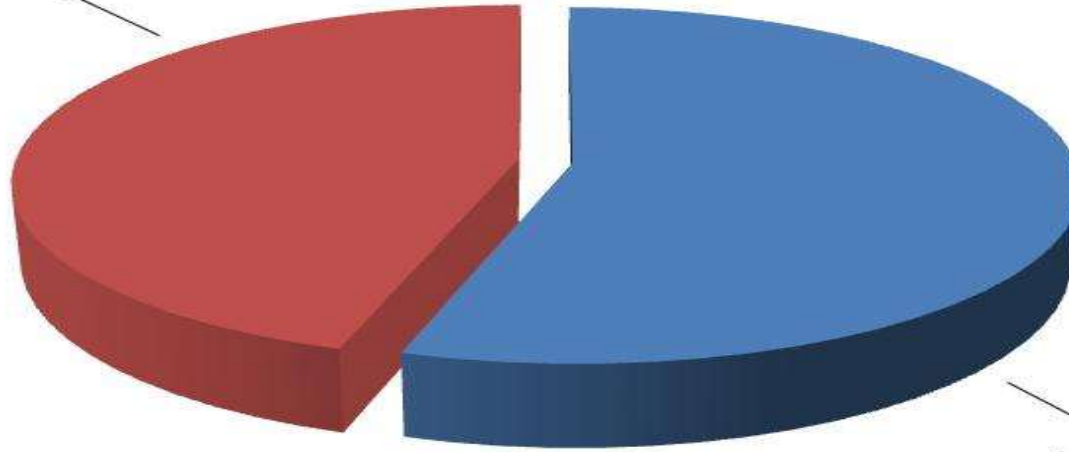
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (piston, mobil, mobil pump, gearing, greez, pump fan, oil pipe, ghifar oil and bearing etc)	Piston, mobil, mobil pump, gearing, graze, pump fan, oil pipe, ghifar oil, bearing, shallow machine & pump etc	223,865	250,000	473,865
Investment in Machineries (lathe machine, drill machine, welding machine, generator, bulb and fan etc.)		85,800		85,800
Cash in hand		3,765		3,765
Debtors (July 01, 2015 to at present)		11,920		11,920
Creditors (July 01, 2015 to at present)		(30,000)		(30,000)
Decoration (fixture and fittings)		9,650		9,650
Total Capital		305,000	250,000	555,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 305,000
- GTT's Investment BDT 250,000
- Total Capital BDT 555,000

GTT's
Investment
45%



Entrepreneur's
Contribution
55%

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
Estimated sales income from products	2,000	56,007	672,084	2,400	67,208	806,501	2,640	73,929	887,151
Estimated sales from shallow machine & pump		25,000	300,000		30,000	360,000		33,000	396,000
Estimated income from servicing	750	21,000	252,000	900	25,200	302,400	990	27,720	332,640
Total estimated Sales income (A)	2,750	102,007	1,224,084	3,300	122,408	1,468,901	3,630	134,649	1,615,791
Less: Cost of Sales & servicing									
Less: Cost of sales of products	1,600	44,806	537,667	1,920	53,767	645,201	2,112	59,143	709,721
Less: Cost of sales shallow machine & pump		22,500	270,000		27,000	324,000		29,700	356,400
Less: Cost of servicing	150	4,200	50,400	180	5,040	60,480	198	5,544	66,528
Less: Total cost of Sales & servicing (B)	1,750	71,506	858,067	2,100	85,807	1,029,681	2,310	94,387	1,132,649
Gross Profit (C) [C=(A-B)]	1,000	30,501	366,017	1,200	36,602	439,220	1,320	40,262	483,142
Less: Operating Cost:									
Electricity bill		1,600	19,200		1,700	20,400		1,750	21,000
Generator (oil cost)		700	8,400		900	10,800		1,100	13,200
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		100	1,200		130	1,560		130	1,560
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		1,667	10,000		1,667	20,000		1,667	20,000
Proposed Salary-Self		5,000	60,000		6,000	72,000		6,000	72,000
Proposed Salary (Assistant - 2)		10,000	120,000		11,500	138,000		13,000	156,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,600	19,200
Non Cash Item:									
Depreciation Expenses		1,153	13,835		1,153	13,835		1,153	13,835
Total Operating Cost (D)	-	23,520	272,235	-	27,050	324,595	-	29,500	353,995
Net Profit (C-D):	-	6,982	93,782	-	9,552	114,625	-	10,762	129,147
Retained Income			93,782			208,407			337,554

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

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	250,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	103,782	134,625	149,147
1.3	Depreciation Expenses	13,835	13,835	13,835
1.4	Opening Balance of Cash Surplus	-	57,617	86,077
	Total Cash Inflow	367,617	206,077	249,059
2.0	Cash Outflow			
2.1	Product Purchase	250,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	60,000	120,000	120,000
	Total Cash Outflow	310,000	120,000	120,000
3.0	Total Cash Surplus	57,617	86,077	129,059

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02 (father & brother)
Others (beyond family): 2
Future employment: 0
- Ownership of business in his own name;
- Trade License in his own name;
- Maintain Books of Record;
- Experiences: 02 Yrs.

WEAKNESS

- Can not supply goods and services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customer;
- Demand increasing;
- The Capital of the entrepreneur will be BDT 642,554 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 14th In-house Executive Social Business Design Lab
On September 16, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





















Thank You