



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : **Shahin Motor Cycle Workshop**

Business Category: **General, Retail & Wholesale**



Business Proposal Prepared & Verified by : **Naznin Akther**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shahin Alom Vill: Shekher Khamar, Union: Thatrai, Post: Bhabanagar, Upazila: Ulipur, District: Kurigram.
Age	:	33 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Sahanur Begum
(iii) Father's name	:	Late Mahatab Ali
(iv) GB member's info	:	<i>Branch: Thatrai, Kurigram, Centre # 36/mo,</i> <i>Loan no.: 4709/1, Member from 2002 to 2012</i> First loan: Tk. 4,000 Existing loan: Nil, Last loan: Tk. 12,000
Further Information:		
(v) Who pays GB loan installment	:	N/a
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., persuing 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.)	:	<p>15 (Fifteen) years experience he is running his own business. He started the business with BDT 7,000 (Seven thousand).</p> <p>He has 04 (Four) years working experience as an assistant (mechanic) in a local soap.</p>
Other Own/Family Sources of Income	:	His brother's income from business (motor cycle servicing shop).
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01724585094
NU's National ID No.	:	4919483654522
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Sahanur Begum is a GB member since from 2002 to 2012 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in his business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shahin Motor Cycle Workshop</i>
Address/ Location	:	Thatrai bazar, Ulipur, Kurigram.
Total Investment in BDT	:	Tk. 197,000
Financing	:	Self Tk. 117,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 9,500 (Nine thousand five hundred)
Proposed Salary	:	BDT 10,500 (Ten thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 35% & servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 35% & servicing 100%.
(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	900	25,200	302,400
Income from servicing	450	12,600	151,200
Total income from sales of products and servicing (A)	1,350	37,800	453,600
Less: Cost of sales of products (product purchase) (B)	585	16,380	196,560
Gross Profit (C) [C=(A-B)]	765	21,420	257,040
Less: Operating Cost:			
Electricity bill		700	8,400
Generator bill		600	7,200
Shop Rent		700	8,400
Night Guard bill		50	600
Mobile bill		300	3,600
Conveyance		250	3,000
Present Salary (Self & family)		9,500	114,000
Present Salary (Assistant- 1)		4,500	54,000
Other Cost (stationary & Entertainment etc.)		3,200	38,400
Non Cash Item:			
Depreciation Expenses		448	5,374
Total Operating Cost (D)		20,252	243,019
Net Profit (C-D):		1,168	14,021

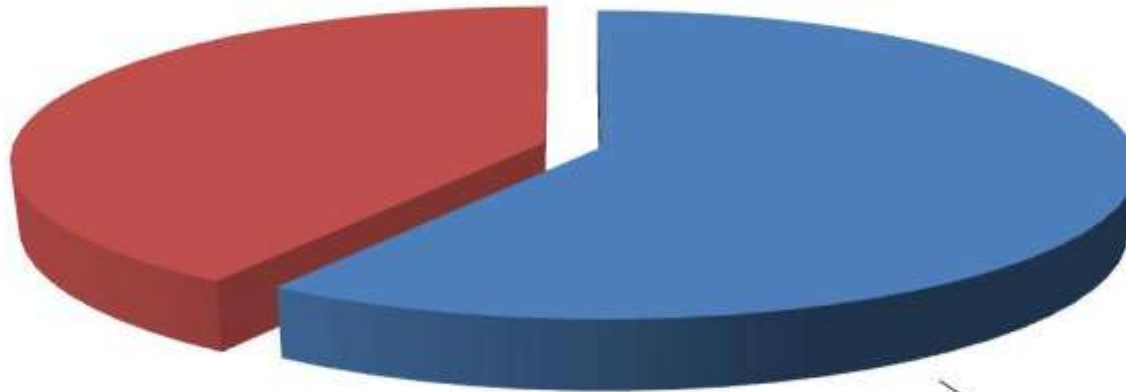
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (break shoes, break antifire, plug, lock, bearing, valve, CDI, metre, gear filter, break switch, front sprocket, tube, grip fibre, mobil filter, head light, looking glass and flasher etc)	Investment in products (break shoes, break antifire, plug, lock, bearing, valve, CDI, metre, gear filter, break switch, front sprocket, tube, grip fibre, mobil filter, head light, looking glass and flasher etc)	70,176	80,000	150,176
Investment in Machineries (wind blowing machine, fire-extinguisher, wind measuring machine, wrench, plus, related accessories etc)		27,690		27,690
Investment in Equipments (bulb and fan etc.)		1,000		1,000
Cash in hand		3,864		3,864
Debtors (Since December, 2015 to at present)		4,570		4,570
Creditors (Since December, 2015 to at present)		(6,000)		(6,000)
Decoration (fixture and fittings)		10,700		10,700
Advance for shop		5,000		5,000
Total Capital		117,000	80,000	197,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 117,000
- GTT's Investment BDT 80,000
- Total Capital BDT 197,000

GTT's
Investment
41%



Entrepreneur's
Contribution
59%

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	1,400	39,211	470,534	1,610	45,093	541,115	1,772	49,602	595,226
Estimated income from servicing	500	14,011	168,134	575	16,113	193,355	633	17,724	212,690
Estimated total income from sales of products and servicing (A)	1,901	53,222	638,669	2,186	61,206	734,469	2,405	67,326	807,916
Less: Cost of sales of products (product purchase) (B)	910	25,487	305,847	1,047	29,310	351,724	1,151	32,241	386,897
Gross Profit (C) [C=(A-B)]	991	27,735	332,821	1,139	31,895	382,745	1,253	35,085	421,019
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		1,000	12,000
Generator bill		800	9,600		900	10,800		1,000	12,000
Shop Rent		700	8,400		1,000	12,000		1,000	12,000
Night Guard bill		100	1,200		150	1,800		200	2,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		450	5,400		650	7,800		850	10,200
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Self & family)		10,500	126,000		11,500	138,000		12,500	150,000
Proposed Salary (Assistant- 1)		5,500	66,000		6,500	78,000		7,500	90,000
Other Cost (stationary & Entertainment etc.)		3,400	40,800		3,600	43,200		3,700	44,400
Non Cash Item:									
Depreciation Expenses		448	5,374		448	5,374		448	5,374
Total Operating Cost (D)	-	23,880	283,089	-	26,830	321,959	-	29,380	352,559
Net Profit (C-D):	-	3,855	49,732	-	5,065	60,785	-	5,705	68,460
Retained Income			49,732			110,518			178,978

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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	52,932	67,185	74,860
1.3	Depreciation Expenses	5,374	5,374	5,374
1.4	Opening Balance of Cash Surplus	-	39,106	73,265
	Total Cash Inflow	138,306	111,665	153,498
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	39,106	73,265	115,098

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintain books of record'
- He has on hand training;
- Skilled and working experiences (19 years).

WEAKNESS

- Can not supply goods and services as per demand.

OPPORTUNITIES

- Location of shop;
- Crowded area;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 295,978 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 161st as Yunus Centre and 31th In-house
Executive Social Business Design Lab
(GTT) on December 28, 2015 at Grameen Telecom
Trust Premises

Thank you

Pictures

শাহীন মোটর সাইকেল ইঞ্জিনিয়ারিং ওয়ার্কশপ

প্রোঃ মোঃ শাহীন আলম



এখানে সকল প্রকার মোটর সাইকেল সার্ভিসিং
সহ পেট্রোল, মবিল ও খুচরা যন্ত্রাংশ বিক্রয়।

বেতরাই বাজার, উলিপুর, কুড়িগ্রাম। মোবাইল : ০১৭২৪-৫৮৫০৯৪, ০১৯৬৫-৬০৯৯৬০













লাইসেন্স

(ফরম ইউ.পি.-৭ (১২) (১) আদেশ মতে)

১নং খেতরাই ইউনিয়ন পরিষদ

সই নং-০৫

ক্রমিক নং-

লাইসেন্স নম্বর : ৬০/২০২৬-২৬ ইং তারিখ: ০৩/০৩/২০২৬

লাইসেন্সধারীর নাম : মোহীন মন্ডল মার্কেট ওয়ারহাউস
পোঃ মোঃ কাছিম আলম

পিতা/স্বামীর নাম : মৃত- মাহাত্ম ওয়ালী

ঠিকানা : খেতরাই বাজার, উনিপুর, কুড়িগ্রাম।

কোন প্রকারের ব্যবসা : ওয়ারহাউস/মসৃণতা

প্রদত্ত টাকা : ২০০/- পয়সা : X

স্থান : দুই জোড়া জোড়া মাঠ
ওয়ারহাউস/মসৃণতা বিল্ডিং

এই লাইসেন্সের পরিপ্রেক্ষিতে অত্র ইউনিয়ন এলাকায় ব্যবসা পরিচালনার নিমিত্তে

০০/০৫/২০২৬ ইং তারিখ পর্যন্ত অর্থ বার্ষিক লাইসেন্স মঞ্জুর করা হইল।

[Signature]

১৪-০৩-২৬

এস. মাহাত্ম জাফর বকসী
উপ-পরিচালক

খেতরাই ইউনিয়ন পরিষদ

কুড়িগ্রাম জেলা

১৪/৩/২৬

09/11/2010

06/11/2010

ମାଗଣ ନାମ
 ଲାଗୁ ହୁଏ
 ସିନ୍ଦୂର ବୋର୍ଡ଼ ନାମ

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 ଲାଗୁ ହୁଏ
 ସିନ୍ଦୂର ବୋର୍ଡ଼ ନାମ

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The first part of the document is a list of names and titles, including:

 1. The President

 2. The Vice President

 3. The Secretary

 4. The Treasurer

 5. The Auditor

 6. The Members

The second part of the document is a detailed report or account of the organization's activities and financial status. It includes information about the organization's purpose, its members, and its financial records. The text is written in a formal, official style.

10/10/2030

The first part of the document is a list of names and titles, including:

1. The President

2. The Vice President

3. The Secretary

4. The Treasurer

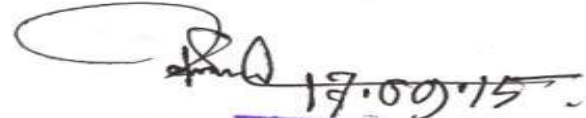
The signature and name of the official responsible for the document, including the title "President" and the organization's name.



খেতরাই, উলিপুর শাখা
প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করা যাইতেছে যে, জনাবা মোছাঃ শাহানুর বেগম ..২০০২..... ইং
হইতে ২০২২.৩.০১..... ইং পর্যন্ত ৩৬/ম কেন্দ্রের ঋনী নং ৪৭০৯/১ গ্রুপ নং- ২৯ এর একজন
সদস্য ছিলেন। গ্রামীণ ব্যাংক হতে সর্বপ্রথম গৃহীত ঋণ২০০২..... ও
সর্বশেষ ..২০১৫.....। বর্তমানে ব্যাংকের নিকট উক্ত সদস্যের কোনো দেনা
পাওনা নেই।

আমি তাহার জীবনের সর্বস্বীন উন্নতি কমনা করছি।


১৭.০৩.১৫
অ্যাডভোকেট
মোঃ সফিকুল ইসলাম
পরিচিতি নং ২৯০৯৬



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



নাম: মোঃ শাহীন আলম

Name: Md Shahin Alom

পিতা: মৃত মাহাতাব আলী

মাতা: মোছাঃ শাহনুর বেগম

Date of Birth: 11 Aug 1982

শাহীন

ID NO: 4919483654522

Thank You