

Proposed NU Business Name: M/S Arshadul Engineering workshop

Business Category: General Retail & Wholesale



Business Proposal Prepared & Verified by : Shah Alam. Business Proposal Send: Shofiquel Islam, Asst. Officer, Naogoan

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Arshadul Islam  Vill: Kunjobon, Union: Mohadebpur, Post: Mohadebpur, Upazila: Naogoan, District: Naogaon.
Age	:	27 Years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers
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  Mst. Suratun  Late. Abu Bakkar Siddik  Branch: Niamatpur, Naogoan, Centre # 13/mo  Loan no.: 2234/5, Member since March 08, 2008  First loan: Tk. 5,000  Existing loan: Tk. 15,000. Outstanding loan: Tk. 13,020
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	: : :	Entrepreneur. No Nil Nil

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

Education, till to date	:	Class Five
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	••	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)		08 (Eight) years experience is running his own business. He started the business only with Tk. 40,000 (Forty thousand).  He has taken training about 08 (eight) years from Anowar Engineering workshop in the local bazar.
Other Own/Family Sources of Income	-	No.
Other Own/Family Sources of Liabilities	-	Nil
NU's Contract No.	:	01746-100648
NU's National ID No.	:	16415057276107
NU Project Source/Reference	:	Grameen Telecom Trust

### BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Suratun is a member of GB Since March 08, 2008 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for Purchasing cow and Cultivation for agriculture.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing Cultivation.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	•	M/S Arshadul Engineering workshop
Address/ Location	:	Gabtole bazar, Naogaon.
Total Investment in BDT	:	Tk. 362,000
Financing	•	Self Tk. 262,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	•	Taka 4,800 (Four thousand and eight hundred)
Proposed Salary (estimates)		Taka 6,500 (Six thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 80%
(ii) Estimated % of proposed gross profit margin	:	On products 80%
(iii) In future risk mgt. plan (from fire, disaster etc.)	•	

# INFO ON EXISTING BUSINESS OPERATIONS

Dortiouloro	EB (BDT)							
Particulars	Daily	Monthly	Yearly					
Sales income from products (A)	1,500	42,000	504,000					
Less: Cost of sales of products (product purchase) (B)	300	8,400	100,800					
Gross Profit (C) [C=(A-B)]	1,200	33,600	403,200					
Less: Operating Cost:								
Electricity bill		2,500	30,000					
Shop Rent		1,000	12,000					
Mobile bill		300	3,600					
Night Guard bill		100	1,200					
Conveyance		1,000	12,000					
Provision of bad Debt		27	320					
Bank Charge (DD, PO, SC)								
Ownership Transfer Fee		-	-					
Present Salary (Self & family)		4,800	57,600					
Present Salary (Assistant-3)		21,000	252,000					
Other Cost (stationary & Entertainment etc.)		600	7,200					
Non Cash Item:								
Depreciation Expenses		1,580	18,955					
Total Operating Cost (D)		32,906	394,875					
Net Profit (C-D):		694	8,325					
Retained Income								

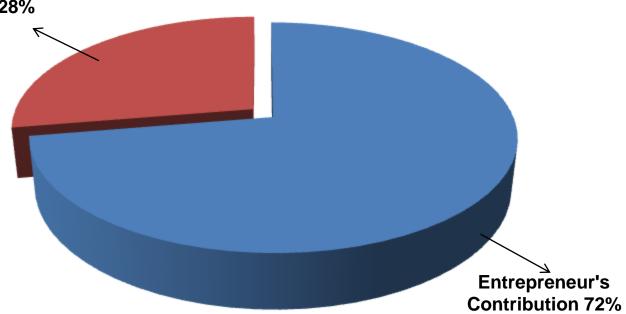
### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particular	Eviating			
Existing	Existing Business (BDT)	Proposed (BDT)	Total (BDT)	
Investment in products (trolly body, windows, rod, iron sheet, angle etc)	Investment in products (iron sheet, angle, iron stick item etc)	63,620	100,000	63,620
Investment in Machinery (hamar- weight machine, motor, drill machi	124,300		124,300	
Cash in hand	2,000		2,000	
Debtors (Since December, 2015 to	o at present)	32,000		32,000
GB Loan Outstanding		(13,020)		(13,020)
Decoration (fixture and fittings)	3,100		3,100	
Advance for shop	50,000		50,000	
Total Capi	262,000	100,000	362,000	

# **SOURCE OF FINANCE**

- Entrepreneur's Contribution 262,000
- ■GTT's Investment 1,00,000
- Total Capital 362,000





#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Doutionland	,	Year 1 (BD	(T)		Year 2 (BD	T)	Year 3 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Estimated sales income from products (A)	2,250	63,000	756,000	2,588	72,450	869,400	2,898	81,144	973,728	
Less: Cost of sales of products (product purchase) (B)	450	12,600	151,200	518	14,490	173,880	580	16,229	194,746	
Gross Profit (C) [C=(A-B)]	1,800	50,400	604,800	2,070	57,960	695,520	2,318	64,915	778,982	
Less: Operating Cost:										
Electricity bill		2,700	32,400		2,800	33,600		2,900	34,800	
Shop Rent		1,000	12,000		1,500	18,000		1,500	18,000	
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200	
Night Guard bill		150	1,800		200	2,400		250	3,000	
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000	
Provision of bad Debt		27	320		27	320		27	320	
Bank Charge (DD, PO, SC)		45	270		45	540		45	540	
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000	
Proposed Salary (Self & family)		6,500	78,000		7,500	90,000		8,500	102,000	
Proposed Salary (Assistant-2)		22,000	264,000		23,000	276,000		24,000	288,000	
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,300	15,600		1,300	15,600	
Non Cash Item:										
Depreciation Expenses		1,580	18,955		1,580	18,955		1,580	18,955	
Total Operating Cost (D)		37,868	450,145	_	41,218	494,615	-	43,868	526,415	
Net Profit (C-D):	-	12,532	154,655	_	16,742	200,905	-	21,047	252,567	
Retained Income	154,655		355,560			608,127				

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Quarterly installment including ownership transfer fee from the date of chaque deposited in NU's business account.

# CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	158,655	208,905	260,567
1.3	Depreciation Expenses	18,955	18,955	18,955
1.4	Opening Balance of Cash Surplus	-	140,590	320,450
	Total Cash Inflow	277,610	368,450	599,972
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	13,020		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	137,020	48,000	48,000
3.0	Total Cash Surplus	140,590	320,450	551,972

# SWOT ANALYSIS

SMOL AINA	トメクリク
STRENGTH  ☐ Present employment: Self: 01 Family: 01 (Brother) Others (beyond family): 03 ☐ Future employment: 0 ☐ Trade license of business in his own name ☐ Maintain books of record; ☐ Family business; ☐ Quality of products; ☐ Skilled and working experience : 08 Yrs.	WEAKNESS  Can not supply products according to demand.
OPPORTUNITIES  Location of shop; Increase of demand Before leaving the shop, the main switch has to be off. The capital of Entrepreneur will be Tk. 608,127 after 3 years excluding payback of investor's money.	THREATS  Local Competition.  Electricity cal circuit breaker & main switch.

Presented at 181<sup>st</sup> as Yunus Centre and 40<sup>th</sup> In-house Executive Social Business Design Lab

(GTT) on February 08, 2016 at Grameen Telecom Trust Premises

Thank you

# Pictures







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



নাম: মোঃ এরশাদুল ইসলাম

Name: Md. Arshadul Islam

পিতা: মৃত আবু বৰুৱ সিদ্দিক

মাতা: মোছাঃ সুরাতন বেগম Date of Birth: 25 Dec 1988

2201645

ID NO: 6415057276109



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



নাম: মোসাঃ ছুরাতুন

Name: Mst. Suratun

স্বামী: মোঃ জাফের

মাতা: মৃত অকিজান

Date of Birth: 08 Aug 1972

ID NO: 6416921997153

্র কার্যটি প্রশ্রজাতপ্রী বাংলাদেশ সরকারের সম্প্রিটি কার্যটি ব্যবহারকারী ব্যতীত অন্য কোবার পাওয়া গোলে নিকটস্থ পোট অফিসে জমা দেয়ার জনা অনুরোধ করা হলো।

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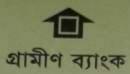
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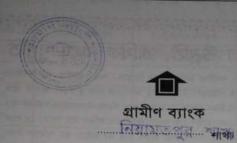




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