Proposed NU Business Name : Mihir Engineering Workshop Grameen Telecom Trust Business Category: General Retail & whole sale Building Social Business



Business Proposal Prepared by: Md. Nazmul Islam, Asst. Officer, Nekmorod, Thakurgaon. Business Proposal Varified by: Md. Main Uddin

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address		Rajendra Nath					
		Vill: kalonda, Union:6 no Vanor, Post: Holdibari, Upazila: Baliadangi, District: Thakurgaon.					
Age	:	25 years					
Marital status	:	Married					
Children	:	01(one) Son					
No. of siblings:	:	02 (two) Brother 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✓FatherSree moti alovanaMonindra nathBranch:Nekmorod branch,thakurgaon Centre # 15/moLoan no.:1668, Member since august February 13,2003First loan:Tk. 3,000Existing loan:Nil, Last loan: 3,000					
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	: :	N/A No Nil Nil					

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

Education, till to date	:	Class Nine
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 80,000(Eighty Thousand). He has 11 years working experience as an assisting from local Shop.
Other Own/Family Sources of Income	:	His Younger brother income from tailoring business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01723093759
NU's National ID No.	:	19919410842000183
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sree moti alovana is a GB member since February 13,2003 at first she took GB loan BDT 3,000 (Three Thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mihir Engineering Workshop.
Address/ Location	:	Moharaja bazar, Ranishankoil, Thakurgaon.
Total Investment in BDT	:	Tk. 2,86,000
Financing	:	Self Tk.1,86,000 (from existing business) Required Investment Tk .100,000(as equity)
Present salary/drawings from business	:	BDT.7000 (Seven Thousand).
Proposed Salary	:	BDT.8000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 30% and servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On an Average 30% and servicing 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

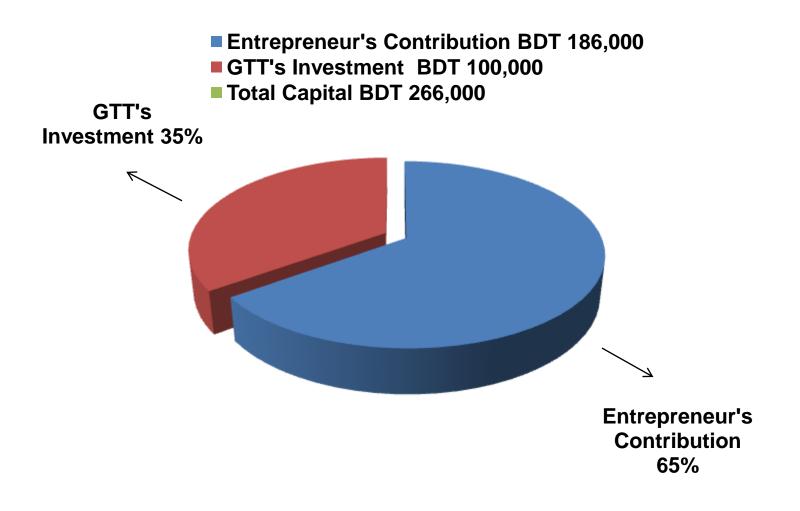
INFO ON EXISTING BUSINESS OPERATIONS

Derticulare	Exist	Existing Business (BDT)						
Particulars	Daily	Monthly	Yearly					
Sales income from Products	5,000	140,000	1,680,000					
Income from servicing	200	5,600	67,200					
Total income from Sales & Servicing (A)	5,200	145,600	1,747,200					
Less: Cost of Sales / Products (B)	3,500	98,000	1,176,000					
Gross Profit (C) [C=(A-B)]	1,700		571,200					
Less: Operating Cost:								
Electricity bill		1,800	21,600					
Shop Rent		1,000	12,000					
Mobile bill		300	3,600					
Night Guard bill		120	1,440					
Conveyance bill		1,000	12,000					
Ownership Transfer Fee			-					
Present Salary (Family & Self)		7,000	84,000					
Present Salary (Assistant - 05)		23,000	276,000					
Bank Charge (DD, PO, SC)			-					
Other Cost (Stationary & Entertainment etc.)		3,500	42,000					
Non Cash Item:		,	,					
Depreciation Expenses		575	6,900					
Total Operating Cost (D)		38,295	459,540					
Net Profit (C-D):		9,305	111,660					



Parti	Existing Business	Proposed (BDT)	Total (BDT)					
Existing	vestment in products (Plain Investment in products (Plain							
Investment in products (Plain Sheet,Angle, Pati,bar etc.)		88,500	100,000	188,500				
Investment in Machineries, Equipr Machine etc.)	nent & Tools (Welding Machine, Dril	46,000		46,000				
Cash in hand	Cash in hand							
Advance for Shop	dvance for Shop							
Total	Total Capital							





FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Y	Year 1 (BDT)			Year 2 (BDT))	Year 3 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Estimated Sales income from Products	6,500	182,000	2,184,000	7,150	200,200	2,402,400	7,937	222,222	2,666,664	
Estimated income from servicing	220	6,160	73,920	246	6,899	82,790	264	7,382	88,586	
Estimated total income from Sales & Servicing (A)	6,720	188,160	2,257,920	7,396	207,099	2,485,190	8,200	229,604	2,755,250	
Less: Cost of Sales / Products (B)	4,550	127,400	1,528,800	5,005	140,140	1,681,680	5,556	155,555	1,866,665	
Gross Profit (C) [C=(A-B)]	2,170	60,760	729,120	2,391	66,959	803,510	2,645	74,049	888,585	
Less: Operating Cost:										
Electricity bill		2,300	27,600		2,500	30,000		2,600	31,200	
Shop Rent		1,000	12,000		1,000	12,000		1,400	16,800	
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200	
Night Guard bill		170	2,040		220	2,640		270	3,240	
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000	
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000	
Proposed Salary-(Family & Self)		8,000	96,000		9,000	108,000		10,000	120,000	
Proposed Salary (Assistant - 05)		27,000	324,000		28,000	336,000		28,500	342,000	
Bank Charge (DD, PO, SC)		55	330		55	660		55	660	
Other Cost (stationary & Entertainment etc.)		4,000	48,000		4,200	50,400		4,200	50,400	
Non Cash Item:										
Depreciation Expenses		575	6,900		575	6,900		575	6,900	
Total Operating Cost (D)		46,367	552,070	-	49,317	591,800	_	51,867	622,400	
Net Profit (C-D)		· 14,393	177,050	-	17,643	211,710	-	22,182	266,185	
Retained Income			177,050			388,760			654,945	

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: monthly 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.)

SI #	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)	181,050	219,710	274,185		
1.3	Depreciation Expenses	6,900	6,900	6,900		
1.4	Opening Balance of Cash Surplus	-	163,950	50 342,560		
	Total Cash Inflow	287,950	390,560	623,645		
2.0	Cash Outflow					
2.1	Product Purchase	100,000	-	_		
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000		
	Total Cash Outflow	124,000	48,000	48,000		
3.0	Total Cash Surplus	163,950	342,560	575,645		

SWOT ANALYSIS

 STRENGTH Present employment: Self: 01 Family: 0 Others (beyond family): 05 Future employment:0 Trade License in his own name; He has on hand training; Skilled and working experiences (13yrs); 	WEAKNESS Can not supply goods as per demand.
OPPORTUNITIES Location of Shop;Moharaja bajar,Ranishankoil. Have some fixed customers (Retail & Wholesale); Increasing demand; The Capital of the entrepreneur will be BDT 8,40,945 after 3 years excluding payback of investor's money.	T _{HREATS} Increase of local competitors;

Presented at 279th as Yunus Centre and 78th In-house Executive Social Business Design Lab

(GTT) on June 20,2016 at Grameen Telecom Trust Premises

Thank you

Pictures









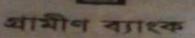




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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পর

> ৱাজেন্দ্র নাথ नामः Name: Rajendra Nath পিতা: মলিন্দ্র নাথ চন্দ্র মাতা: আলো বালা Date of Birth: 13 Jan 1991 ID NO: 19919410842000183

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