



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : Ranju Metal Workshop**  
**Business Category: General Retail & Wholesale**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Md. Ranju</b> Vill: Shibu, Union: Khursha, Post: Borua hat, Upazila: Kawnia, District: Rangpur.
Age	:	26 years.
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	01 (One) Brother and 01 (One) Sister.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Most. Delowara Begum
(iii) Father's name	:	Nazmul Haque
(iv) GB member's info	:	<i>Branch: Buridoba, Centre # 5/po,</i> <i>Loan no.: 1161, Member since December 12, 1988.</i> First loan: Tk. 2,000 Existing loan: Tk. 80,000, Outstanding loan: Tk. 49,609
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(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	:	S.S.C
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.)	:	07 (Seven) Years experiences is running his own workshop business. He started the business with BDT 30,000 (Thirty thousand). : He has on hand training from his father.
Other Own/Family Sources of Income	:	His Father income from entrepreneur's business (Ranju Metal Workshop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01853647914
NU's National ID No.	:	8514240606098
NU Project Source/Reference	:	Grameen Telecom Trust

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Nazmul Haque is a GB member since December 12, 1988 at first he took GB loan BDT 2,000 (two thousand).
- Gradually he took GB loan several times and utilized it for household purpose and assisting his own (entrepreneur father's) in existing workshop business.
- Finally GB loan helped his to improve his economic condition, livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Ranju Metal Workshop</i></b>
Address/ Location	:	Shibu Chowrasta Mur borua hat, Kawnia, Rangpur.
Total Investment in BDT	:	Tk. 255,000
Financing	:	Self Tk. 155,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On product 40%
(ii) Estimated % of proposed gross profit margin	:	On product 40%
(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
Less: Cost of Sales (B)	<b>540</b>	<b>15,120</b>	<b>181,440</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>360</b>	<b>10,080</b>	<b>120,960</b>
<b>Less: Operating Cost:</b>			
Electricity bill		1,200	14,400
Generator bill		100	1,200
Night Guard bill		-	-
Shop rent		200	2,400
Mobile bill		200	2,400
Conveyance		500	6,000
Present Salary (Self)		5,000	60,000
Present Salary (Assistant-Father)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		800	9,600
<b>Non Cash Item:</b>			
Depreciation Expenses		740	8,885
<b>Total Operating Cost (D)</b>		<b>9,740</b>	<b>116,885</b>
<b>Net Profit (C-D):</b>		<b>340</b>	<b>4,075</b>

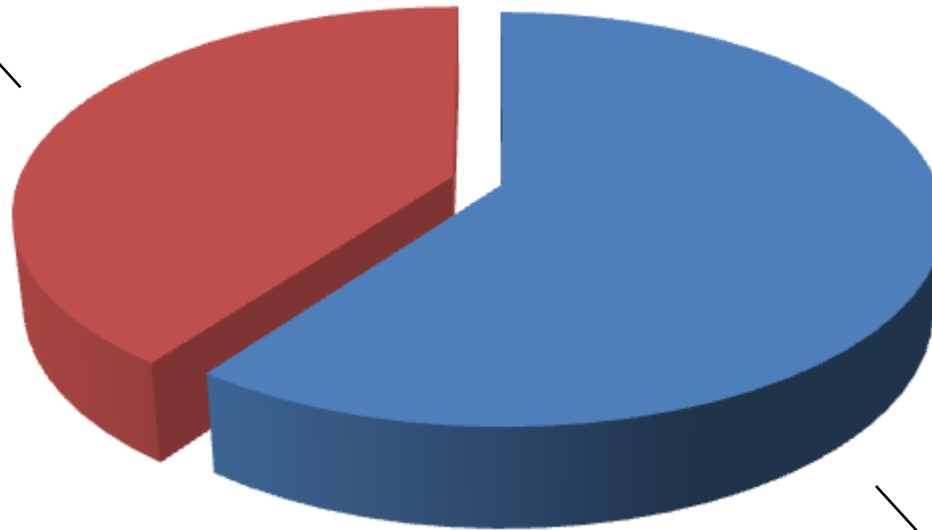
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Show case-12, dress stand-1, tub-1, dressing table-6, door-3, window-3 pices etc. made by steel )	Investment in products (Steel, Iron plate and Plain sheet etc.)	90,000	100,000	190,000
Investment in Machineris (welding machine-1, pressure machine-1, drill machine, spray machine and others materials etc.)		57,700	-	57,700
Decoration ( fixture and fittings)		2,300	-	2,300
Advance for Shop		5,000	-	5,000
<b>Total Capital</b>		<b>155,000</b>	<b>100,000</b>	<b>255,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 150,000
- GTT's Investment BDT 100,000
- Total Capital BDT 250,000

**GTT's  
Investment 40%**



**Entrepreneur's  
Contribution  
60%**



# ***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	1,300	36,399	436,787	1,495	41,859	502,305	1,644	46,045	552,535
Less: Cost of Sales (B)	780	21,839	262,072	897	25,115	301,383	987	27,627	331,521
<b>Gross Profit (C) [C=(A-B)]</b>	<b>520</b>	<b>14,560</b>	<b>174,715</b>	<b>598</b>	<b>16,743</b>	<b>200,922</b>	<b>658</b>	<b>18,418</b>	<b>221,014</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,300	15,600		1,350	16,200		1,400	16,800
Generator bill		100	1,200		130	1,560		150	1,800
Night Guard bill		50	600		70	840		90	1,080
Shop rent		200	2,400		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		400	4,800		500	6,000		500	6,000
Conveyance		700	8,400		900	10,800		1,000	12,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		5,000	60,000		5,500	66,000		6,000	72,000
Proposed Salary (Assistant-Father)		1,000	12,000		1,000	12,000		1,300	15,600
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,300	15,600
<b>Non Cash Item:</b>									
Depreciation Expenses		740	8,885		740	8,885		740	8,885
<b>Total Operating Cost (D)</b>	-	<b>11,157</b>	<b>129,885</b>	-	<b>12,257</b>	<b>147,085</b>	-	<b>13,347</b>	<b>160,165</b>
<b>Net Profit (C-D):</b>	-	<b>3,402</b>	<b>44,830</b>	-	<b>4,486</b>	<b>53,837</b>	-	<b>5,071</b>	<b>60,849</b>
<b>Retained Income</b>			<b>44,830</b>			<b>98,666</b>			<b>159,515</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	48,830	61,837	68,849
1.3	Depreciation Expenses	8,885	8,885	8,885
1.4	Opening Balance of Cash Surplus	-	33,715	56,436
	<b>Total Cash Inflow</b>	<b>157,715</b>	<b>104,436</b>	<b>134,170</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>33,715</b>	<b>56,436</b>	<b>86,170</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Father);  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- He has on hand training with his father;
- working experiences (8yrs);

## **W**EAKNESS

- Can not supply goods and services as per demand;

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customer;
- No similar shop around his locality;
- Seasonal demand;
- The Capital of the entrepreneur will be BDT 314,515 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 9<sup>th</sup> In-house Executive Social Business Design Lab  
on August 13, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ রনজু

Name: Md Ranju

পিতা: মোঃ নাজমুল হক

মাতা: মোছাঃ দেলোয়ারা বেগম

Date of Birth: 10 Oct 1989

ID NO: 8514240606098

বনডু  
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গ্রামীণ ব্যাংক

মৌরবাপ-কসভা/নয়া শাখা

সহজ ঋণের ব্যাপারে

- \* ঋণের টাকা কাউকেই ধার দিবেন না।
- \* এককর্মী গ্রামীণ ব্যাংক এসে জন চিহ্ন করুন।
- \* পত্র নই ছাড়া কোন ভেতরন পত্র নেই।

নাম: নাজমুল হক

স্বপী নং: ১১৬১

গ্রুপ নং: ০২

কেন্দ্র নং: ০১

কেন্দ্রের নাম: মুন্সিগঞ্জ

সই ইস্যুর তারিখ: ১০/১০/১৯

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]



- Agreement copy

"কর দিব সেবা নিব"

ইউপি, ফরম নং- ১

"হোকনা আমার কুঁড়ে ঘর  
আমিও দিব অল্প কর"

ট্রেড লাইসেন্স

অর্থ বছর : ২০১৪-২০১৫ ইং

০৩ নং কূর্শা ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ মীরবাগ, উপজেলাঃ কাউনিয়া, জেলাঃ রংপুর।

বহি নং : ০২

ক্রমিক নং- ১৩৩

লাইসেন্স নম্বর : ১৮৫/২৫

তারিখ : ২২/২০১৫

ব্যবসা প্রতিষ্ঠানের নাম : রক্ত হোস্টেল ওয়ার্কশপ

প্রোঃ : শ্রীঃ রক্ত হোস্টেল

পিতা/স্বামীর নাম : শ্রীঃ নাজিম হক

ঠিকানা : কিশোর বাগ, রক্ত হোস্টেল, কাউনিয়া, রংপুর

পেশার ধরণ : ওয়ার্কশপ ব্যবসা মেয়াদ ৩০ শে জুন ২০১৫ ইং পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ২৫০০ (কথায়: দুই হাজার পাঁচশত টাকা মাত্র)

প্রাপ্ত হয়ে ব্যবসা/বৃত্তি/পেশাঃ যথা নিয়মে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

সচিবের স্বাক্ষর ও সীল

মোঃ আব্দুল সাইয়েদ  
সচিব  
০৩ নং কূর্শা ইউনিয়ন পরিষদ  
কাউনিয়া, রংপুর।

চেয়াম্যানের স্বাক্ষর ও সীল

মোহাম্মদ হোসেন সরকার  
চেয়াম্যান  
০৩ নং কূর্শা ইউনিয়ন পরিষদ  
কাউনিয়া, রংপুর।



**Thank You**