



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : Mihir Engineering Workshop**

**Business Category: General Retail & whole sale**



**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	:	<b>Rajendra Nath</b> 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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> Sree moti alovana Monindra nath <i>Branch: , Nekmorod branch,thakurgaon Centre # 15/mo</i> <i>Loan no.: 1668, Member since august February 13,2003</i> First loan: Tk. 3,000 Existing 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	:	<b><i>Mihir Engineering Workshop.</i></b>
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**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	5,000	140,000	1,680,000
Income from servicing	200	5,600	67,200
<b>Total income from Sales &amp; Servicing (A)</b>	<b>5,200</b>	<b>145,600</b>	<b>1,747,200</b>
Less: Cost of Sales / Products (B)	3,500	98,000	1,176,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,700</b>	<b>47,600</b>	<b>571,200</b>
<b>Less: Operating Cost:</b>			
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
<b>Non Cash Item:</b>			
Depreciation Expenses		575	6,900
<b>Total Operating Cost (D)</b>		<b>38,295</b>	<b>459,540</b>
<b>Net Profit (C-D):</b>		<b>9,305</b>	<b>111,660</b>

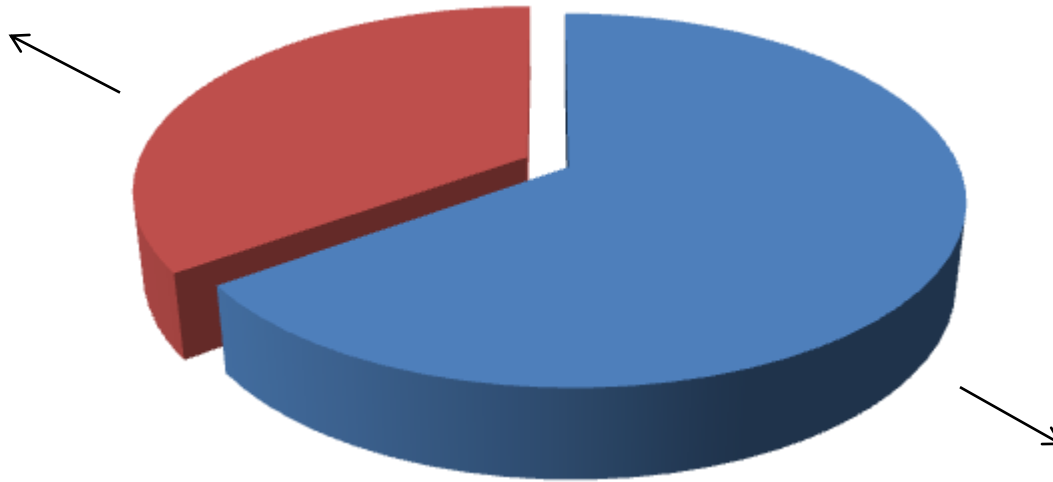
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products ( Plain Sheet,Angle, Pati,bar etc.)	Investment in products ( Plain Sheet,Angle, Pati,bar etc.)	88,500	100,000	188,500
Investment in Machineries, Equipment & Tools (Welding Machine, Drill Machine etc.)		46,000		46,000
Cash in hand		1,500		1,500
Advance for Shop		50,000		50,000
<b>Total Capital</b>		<b>186,000</b>	<b>100,000</b>	<b>286,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 186,000
- GTT's Investment BDT 100,000
- Total Capital BDT 266,000

**GTT's  
Investment 35%**



**Entrepreneur's  
Contribution  
65%**



# 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	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
<b>Estimated total income from Sales &amp; Servicing (A)</b>	<b>6,720</b>	<b>188,160</b>	<b>2,257,920</b>	<b>7,396</b>	<b>207,099</b>	<b>2,485,190</b>	<b>8,200</b>	<b>229,604</b>	<b>2,755,250</b>
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
<b>Gross Profit (C) [C=(A-B)]</b>	<b>2,170</b>	<b>60,760</b>	<b>729,120</b>	<b>2,391</b>	<b>66,959</b>	<b>803,510</b>	<b>2,645</b>	<b>74,049</b>	<b>888,585</b>
<b>Less: Operating Cost:</b>									
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
<b>Non Cash Item:</b>									
Depreciation Expenses		575	6,900		575	6,900		575	6,900
<b>Total Operating Cost (D)</b>	-	<b>46,367</b>	<b>552,070</b>	-	<b>49,317</b>	<b>591,800</b>	-	<b>51,867</b>	<b>622,400</b>
<b>Net Profit (C-D)</b>	-	<b>14,393</b>	<b>177,050</b>	-	<b>17,643</b>	<b>211,710</b>	-	<b>22,182</b>	<b>266,185</b>
<b>Retained Income</b>			<b>177,050</b>			<b>388,760</b>			<b>654,945</b>

**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.)**

<b>SI #</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)	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	342,560
	<b>Total Cash Inflow</b>	<b>287,950</b>	<b>390,560</b>	<b>623,645</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>163,950</b>	<b>342,560</b>	<b>575,645</b>

# SWOT ANALYSIS

## **S**TRENGTH

- 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);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- 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 279<sup>th</sup> as Yunus Centre and 78<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on June 20,2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures







POLICE

170 DIES  
KG NW:  
X 357 X 45  
N CHINA





EL-178 DIRE  
66 KG NW  
600 X 357 X 45  
E IN CHINA





MSJCL  
NM: 60  
7 X 456  
HINA



গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম স্মী মতি আলো বান্না

স্বী নং ১৫৫৫৮

গ্রুপ নং ০৬

কেন্দ্র নং ১৫/ম

কেন্দ্রের নাম বেসারিয়া পু. ম.

বই ইস্যুর তারিখ ১৫/৭/১১ ই.

শাখা ব্যবস্থাপকের স্বাক্ষর

10/11/12

20/11/12

20/11/12

Handwritten notes and stamps at the top right of the page.

Sl. No.	Name	Age	Sex	Religion	Address	Signature	Date
1	...	...	...	...	...	...	...
2	...	...	...	...	...	...	...
3	...	...	...	...	...	...	...
4	...	...	...	...	...	...	...
5	...	...	...	...	...	...	...
6	...	...	...	...	...	...	...
7	...	...	...	...	...	...	...
8	...	...	...	...	...	...	...
9	...	...	...	...	...	...	...
10	...	...	...	...	...	...	...
11	...	...	...	...	...	...	...
12	...	...	...	...	...	...	...
13	...	...	...	...	...	...	...
14	...	...	...	...	...	...	...
15	...	...	...	...	...	...	...
16	...	...	...	...	...	...	...
17	...	...	...	...	...	...	...
18	...	...	...	...	...	...	...
19	...	...	...	...	...	...	...
20	...	...	...	...	...	...	...
21	...	...	...	...	...	...	...
22	...	...	...	...	...	...	...
23	...	...	...	...	...	...	...
24	...	...	...	...	...	...	...
25	...	...	...	...	...	...	...
26	...	...	...	...	...	...	...
27	...	...	...	...	...	...	...
28	...	...	...	...	...	...	...
29	...	...	...	...	...	...	...
30	...	...	...	...	...	...	...

Sl. No.	Name	Age	Sex	Religion	Address	Signature	Date
1	...	...	...	...	...	...	...
2	...	...	...	...	...	...	...
3	...	...	...	...	...	...	...
4	...	...	...	...	...	...	...
5	...	...	...	...	...	...	...
6	...	...	...	...	...	...	...
7	...	...	...	...	...	...	...
8	...	...	...	...	...	...	...
9	...	...	...	...	...	...	...
10	...	...	...	...	...	...	...
11	...	...	...	...	...	...	...
12	...	...	...	...	...	...	...
13	...	...	...	...	...	...	...
14	...	...	...	...	...	...	...
15	...	...	...	...	...	...	...
16	...	...	...	...	...	...	...
17	...	...	...	...	...	...	...
18	...	...	...	...	...	...	...
19	...	...	...	...	...	...	...
20	...	...	...	...	...	...	...
21	...	...	...	...	...	...	...
22	...	...	...	...	...	...	...
23	...	...	...	...	...	...	...
24	...	...	...	...	...	...	...
25	...	...	...	...	...	...	...
26	...	...	...	...	...	...	...
27	...	...	...	...	...	...	...
28	...	...	...	...	...	...	...
29	...	...	...	...	...	...	...
30	...	...	...	...	...	...	...



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: রাজেন্দ্র নাথ

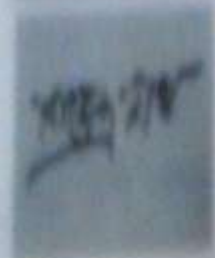
Name: Rajendra Nath

পিতা: মলিন্দ্র নাথ চন্দ্র

মাতা: আলো বালু

Date of Birth: 13 Jan 1991

ID NO: 19919410842000183



এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। কর্তৃত্ব ব্যবহারকারী ব্যক্তি বা অন্য  
কোনওর পক্ষেরা যেন নিকটীয় পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলে।

ঠিকানা: গ্রাম/থানা: করিয়া, কালিয়া, ডাকঘর: হুগলিবাড়ী - ৪১৪০, বালিয়াডাঙ্গী,  
সুন্দরগঞ্জ

০১২১১

প্রদানকারী কর্মসূচীর নাম: প্রদানের তারিখ: ৩১/১০/২০১০





স্বাধীনতা সংগ্রামে অগ্রদূত

# ৩নং নেকমরাদ ইউনিয়ন পরিষদ

স্বাধীনতা সংগ্রামে অগ্রদূত, উন্নয়নমূলক কর্মসূচী, জেলা: সপ্তাহীক

## ড্রেড লাইসেন্স 430

সি.নং ০৫

তারিখ: ১১-০৫-১১

লাইসেন্স নং: ৫৩০

প্রাঃ- স্বাক্ষর রাখ

লাইসেন্স প্রাপ্তির তারিখ:

সম্মিলিত রাখ চন্দ্র

সিদ্ধান্ত কার্যক্রম:

প্রাঃ করিয়া কামরা এক উদ্দেশ্যে  
সম্মিলিত রাখ চন্দ্র

স্থান:

স্বাধীনতা ইউনিয়ন পরিষদ, সপ্তাহীক, (নেকমরাদ, স্বাধীনতা)

সংক্রান্ত নং:

২০১৫ - ২০১৭ - ৩র্থ বছর

তারিখ: ১১-০৫-১১

সি. প্রদানের পরিমাণ টকা:

২৫০/-

সিদ্ধান্ত:

উন্নয়ন মন্ত্রণালয়

লাইসেন্স প্রাপ্তির তারিখ/সংখ্যা:

৫৩০

উল্লিখিত মাধ্যমে জমা এই লাইসেন্স প্রদান করা হইল।

তারিখ: ১১/০৫/১১

*(Signature)*  
স্বাধীনতা ইউনিয়ন পরিষদ  
সপ্তাহীক, সপ্তাহীক







**Thank You**