

*Proposed NU Business Name : **Mizan Workshop***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Meizadul Islam Vill: Bharatkhal, Post: Bharatkhal, Upazila: Saghata, District: Gaibandha
Age	:	34 years
Marital status	:	Married
Children	:	1 (one) son and 1 (one) daughter
No. of siblings:	:	02 (two) Brothers and 02 (two) Sisters
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. Sakina Begum
(iii) Father's name	:	Md. Amir Ali
(iv) GB member's info	:	<i>Branch: Bharatkhal, Centre # 45/Mo,</i> <i>Loan no.: 3873, Member since 19 April, 1989</i> First loan: Tk. 2,000
Further Information:		Existing loan: 35,000, Outstanding loan: 18,060
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	01 (one) year and 06 (six) months experiences in this business. He started the business with Tk. 25,000 (twenty five thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01939543494
NU's National ID No.	:	3218895103699
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Sakina Begum is a GB member since 1989, at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for purchasing cows, household purpose, cultivation and assisting her son in existing business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mizan Workshop</i>
Address/ Location	:	Bharatkali hat, Saghata, Gaibandha
Total Investment in BDT	:	Tk. 1,85,000
Financing	:	Self Tk. 35,000 (from existing business) Required Investment Tk. 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 5,000 (five thousand)
Proposed Salary	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 41%
(ii) Estimated % of proposed gross profit margin	:	On an average 43%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

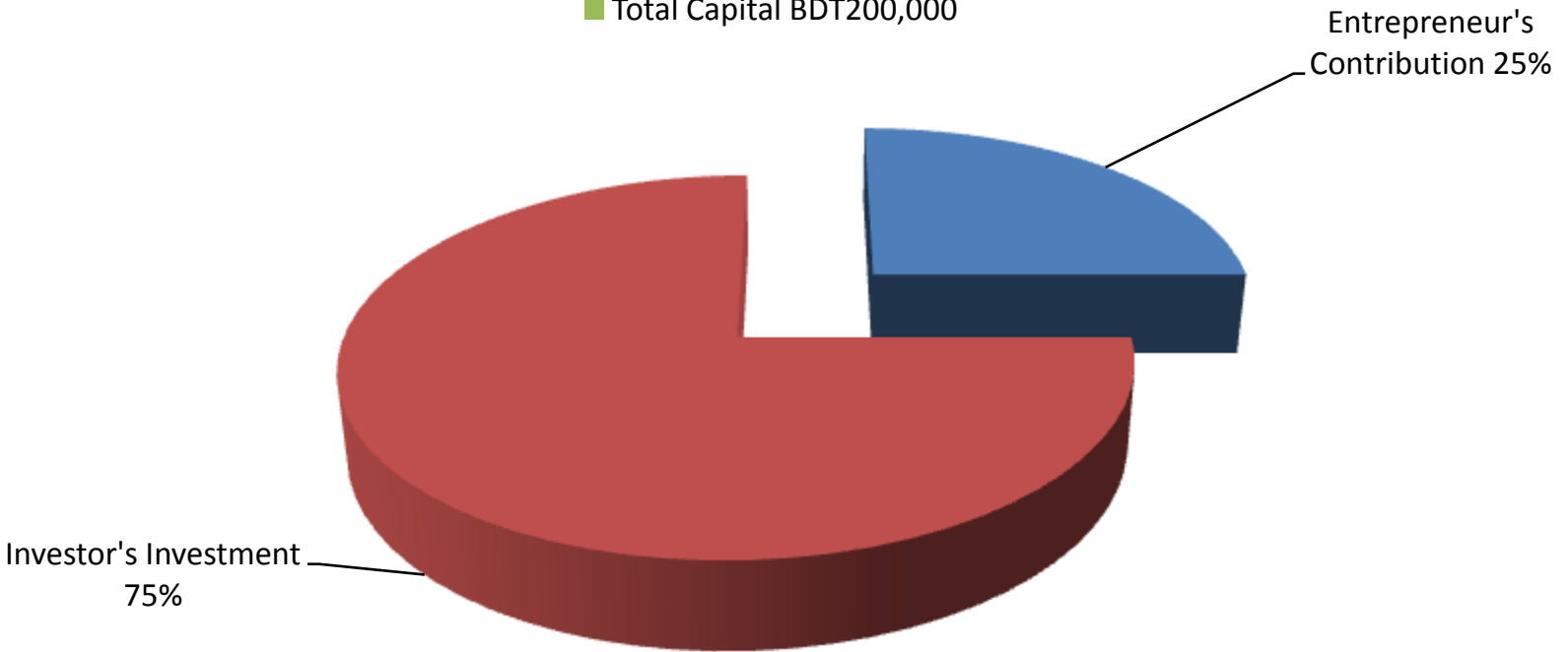
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	600	16,800	201,600
Income of Servicing	250	7,000	84,000
Total Income from sales & servicing (A)	850	23,800	285,600
Less: Cost of Sales	480	13,440	161,280
Less: Cost of Servicing	25	700	8,400
Total Cost of Income sales & servicing (B)	505	14,140	169,680
Gross Profit (C) [C=(A-B)]	345	9,660	115,920
Less: Operating Cost:			
Electricity bill		600	7,200
Shop rent (own)		-	-
Mobile bill		200	2,400
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		30	360
Non Cash Item:			
Depreciation Expenses		500	6,005
Total Operating Cost (D)		6,330	75,965
Net Profit (C-D):		3,330	39,955

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (Various steel sheet, rods, steel made products etc.)	8,300	40,000	48,300
Investment in machineries (Air machine, Baz machine, hammer, welding machine, drill machine, steel cutting machine etc.)	36,700	110,000	146,700
Grameen Bank Outstanding Loan	(15,000)	-	(15,000)
Decoration (Fixtures & Fittings)	5,000	-	5,000
Total Capital	35,000	150,000	185,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 50,000
- Investor's Investment BD 150,000
- Total Capital BDT200,000



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	800	22,399	268,793	880	24,639	295,673	968	27,103	325,240
Estimated income of Servicing	400	11,200	134,400	460	12,880	154,560	497	13,910	166,925
Total Income from sales & servicing (A)	1,200	33,599	403,193	1,340	37,519	450,233	1,465	41,014	492,165
Less: Cost of Sales									
Cost of Sales	640	17,920	215,035	704	19,712	236,538	774	21,683	260,192
Cost of Servicing	40	1,120	13,440	46	1,288	15,456	50	1,391	16,692
Total Cost of sales & servicing (B)	680	19,040	228,475	750	21,000	251,994	824	23,074	276,884
Gross Profit (C) [C=(A-B)]	520	14,560	174,719	590	16,520	198,239	641	17,940	215,280
Less: Operating Cost:									
Electricity bill		700	8,400		750	9,000		800	9,600
Mobile bill (including SMS & Reporting)		350	4,200		400	4,800		450	5,400
Shop Rent (own)		-	-		-	-		-	-
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		5,000	60,000		5,500	66,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		50	600		70	840		90	1,080
Non Cash Item:									
Depreciation Expenses		1,875	22,505		1,875	22,505		1,875	22,505
Total Operating Cost (D)	-	8,975	101,705	-	9,595	115,145	-	10,215	122,585
Net Profit (C-D):	-	5,584	73,014	-	6,924	83,094	-	7,725	92,695
Retained Income			73,014			156,107			248,802

Note: 1. Agreed Grace Period: Six Months

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

CASH FLOW STATEMENT

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	79,014	95,094	104,695
1.3	Depreciation Expenses	22,505	22,505	22,505
1.4	Opening Balance of Cash Surplus	-	50,519	96,117
	Total Cash Inflow	251,519	168,117	223,317
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	15,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	201,000	72,000	72,000
3.0	Total Cash Surplus	50,519	96,117	151,317

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Personal
- Experience (1 year and 6 months)

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Located in bazar place;
- 2 similar type of shop in that bazar;
- The capital of Entrepreneur will be Tk. 283,802 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;
- Health hazard;
- Fire;
- Theft;
- Political unrest.

Presented at 2nd In-house Executive Social Business Design Lab
on March 19, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর : ২০১৪-২০১৫



ট্রেড লাইসেন্স

৪নং মুক্তিগর ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০১.....

লাইসেন্স নম্বর : ৭০.....

তারিখ : ১৯/০১/১৪.....

লাইসেন্সধারীর নাম :

শ্রী: মো: মিজবুল হক

পিতা/স্বামীর নাম :

শ্রী: মো: মিজবুল হক

ঠিকানা :

সাঘাটা, মারুয়া, মুক্তিগর।

পেশার ধরন :

ক্রেতার

৩০ জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা


২০০০


(কথায় :

দুই হাজার).....

প্রাপ্ত হয়ে তার ব্যবসার/বৃত্তি/পেশা ৩০ জুন ২০১৫ইং চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ১৯/০১/১৪.....


মোঃ আবু আব্বাস
সচিব
৪নং মুক্তিগর ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।


চেয়ারম্যান
মোঃ আবুল মঈন হোসেন
চেয়ারম্যান
৪নং মুক্তিগর ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



Thank You