



**Grameen Telecom Trust**  
Building Social Business

*Proposed NU Business Name : **Mehedi Machinerics Store***

*Business Category: **General retail & wholesale***



*Business Proposal collected by: **Md. Asaduzzaman***  
*Business Proposal prepared by: **Naznin Akther***

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b><i>Md. Mehedi Hasan</i></b> Vill: Pogoil, Union: Nakai hat, Post: Nakai hat, Upazila: Gobindaganj, District: Gaibandha.
Age	:	20 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Brother 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. Masuma Begum
(iii) Father's name	:	Md. Shahidul Islam
(iv) GB member's info	:	<i>Branch: Pogoil, Nakai hat, Gaibandha, Centre # 20/mo, Loan no.: 1957, Membership since February 03, 2002</i> First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 27,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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., 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.)	:	05 (Five) years experiences is running his own business. He started the business with BDT 80,000 (Eighty Thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from private service (assistant of a shop). From his existing business income, he built house and mortgaged 99 (Ninety nine) decimal land.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01796015974
NU's National ID No.	:	3213055015171
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Masuma Begum is a GB member since February 03, 2002 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for cultivation, purchasing cows and assisting her son in existing business.
- Finally GB loan helped her in improving her economic condition, livelihood and expanding the existing business of her son.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Mehedi Machineries Store</b>
Address/ Location	:	Uttam Dhormapur bazar, Gobindaganj, Gaibandha.
Total Investment in BDT	:	Tk. 444,000
Financing	:	Self Tk. 344,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 3,000 (Three Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	<b>2,000</b>	<b>56,000</b>	<b>672,000</b>
<b>Less: Cost of sales of products (product purchase) (B)</b>	<b>1,600</b>	<b>44,800</b>	<b>537,600</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>400</b>	<b>11,200</b>	<b>134,400</b>
<b>Less: Operating Cost:</b>			
Electricity bill		150	1,800
Shop Rent		600	7,200
Mobile bill		300	3,600
Conveyance		2,000	24,000
Provision of bad Debt		15	180
Present Salary (Self & family)		3,000	36,000
Present Salary (Assistant - 1)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		300	3,600
<b>Non Cash Item:</b>			
Depreciation Expenses		80	960
<b>Total Operating Cost (D)</b>		<b>9,445</b>	<b>113,340</b>
<b>Net Profit (C-D):</b>		<b>1,755</b>	<b>21,060</b>

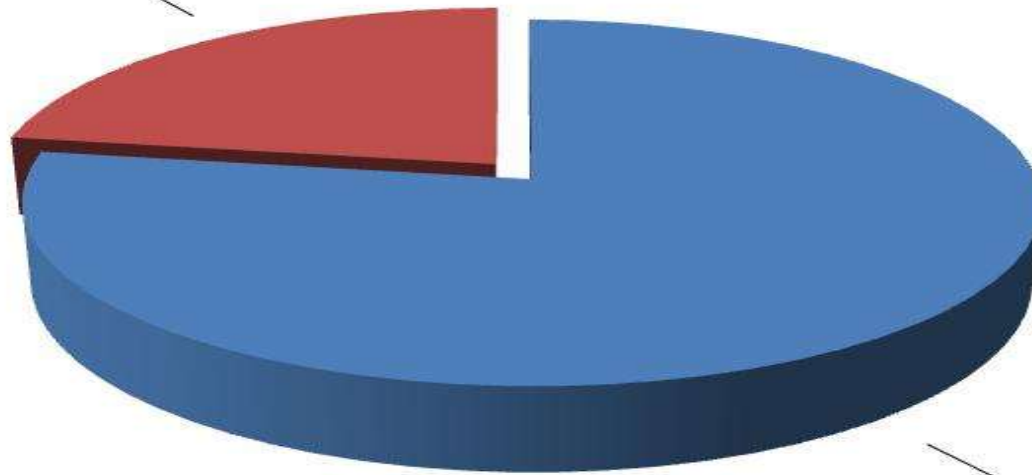
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products ( tube well, ring, piston, linar, tube, bearing, pipe, pipe fittings and related accessories etc)	Investment in products ( different types of machineries item etc)	260,100	100,000	360,100
Investment in Equipments (bulb, fan and calculator etc.)		1,600		1,600
Cash in hand		7,100		7,100
Debtors (Since December, 2015 to at present)		18,000		18,000
Creditors (Since November, 2015 to at present)		(10,000)		(10,000)
Decoration ( fixture and fittings)		7,200		7,200
Advance for shop		60,000		60,000
<b>Total Capital</b>		<b>344,000</b>	<b>100,000</b>	<b>444,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 344,000
- GTT's Investment BDT 100,000
- Total Capital BDT 444,000

GTT's  
Investment  
23%



Entrepreneur's  
Contribution  
77%



# 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
<b>Estimated sales income from products (A)</b>	3,000	84,000	1,008,000	3,540	99,120	1,189,440	3,965	111,014	1,332,173
<b>Less: Cost of sales of products (product purchase) (B)</b>	2,400	67,200	806,400	2,832	79,296	951,552	3,172	88,812	1,065,738
<b>Gross Profit (C) [C=(A-B)]</b>	600	16,800	201,600	708	19,824	237,888	793	22,203	266,435
<b>Less: Operating Cost:</b>									
Electricity bill		200	2,400		250	3,000		300	3,600
Shop Rent (self)		600	7,200		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		3,000	36,000		3,500	42,000		4,000	48,000
Provision of bad Debt		15	180		15	180		15	180
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)		3,000	36,000		3,500	42,000		4,000	48,000
Proposed Salary (Assistant - 1)		4,000	48,000		4,500	54,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		900	10,800
<b>Non Cash Item:</b>									
Depreciation Expenses		80	960		80	960		80	960
<b>Total Operating Cost (D)</b>	-	12,807	149,410	-	14,957	179,480	-	16,607	199,280
<b>Net Profit (C-D):</b>	-	3,993	52,190	-	4,867	58,408	-	5,596	67,155
<b>Retained Income</b>			52,190			110,598			177,753

**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)	56,190	66,408	75,155
1.3	Depreciation Expenses	960	960	960
1.4	Opening Balance of Cash Surplus	-	33,150	52,518
	<b>Total Cash Inflow</b>	<b>157,150</b>	<b>100,518</b>	<b>128,633</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>33,150</b>	<b>52,518</b>	<b>80,633</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment:0
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Skilled and working experiences (05 years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 521,753 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

**Presented at 167<sup>th</sup> as Yunus Centre and 34<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on January 18, 2016 at Grameen Telecom Trust Premises**

*Thank you*

Pictures















ਦਿਨਿਕ ਵਿਕਿਰਿਅ ਹਿਸਾਬ

ਦਿਨ	ਵਿਕਿਰਿਅ	ਦਿਨ	ਵਿਕਿਰਿਅ
੨੭   ੧੨   ੧੯੩੩	੩੦	੩੦   ੧੨   ੧੯੩੩	੩੦
੩੦   ੧੨   ੧੯੩੩	"	"   ੩੦   ੨੦   ੧੯੩੩	"
੦੨   ੧੨   ੧੯੩੩	"	"   ੩੦   ੨੦   ੧੯੩੩	"
੦੨   ੧੨   ੧੯੩੩	"	"   ੩੨   ੨੦   ੧੯੩੩	"
੦੬   ੧੨   ੧੯੩੩	"	"   ੩੪   ੨੦   ੧੯੩੩	"
੦੮   ੧੨   ੧੯੩੩	"	"   ੩੬   ੨੨   ੧੯੩੩	"
੦੯   ੧੨   ੧੯੩੩	"	"   ੩੮   ੨੦   ੧੯੩੩	"



গ্রামীণ ব্যাংক

বালাইহাট গোবিন্দগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম

মাসুম

কর্তৃ নাম

১২ ০ ৭

গ্রন্থ নাম

০ ৬

কেন্দ্র নাম

২০৬

কেন্দ্রের নাম

গাওঁ

গ্রন্থ ইস্যুর তারিখ

শী ১৮

স্বাক্ষর করুন



গণপ্রজাতন্ত্রী বাংলাদেশ  
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়  
নাকাই ইউনিয়ন পরিষদ  
গোবিন্দগঞ্জ, গাইবান্ধা  
**জন্ম সনদ**

[বিধি-৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৮]  
(জন্ম নিবন্ধন বই ২য় ভাগ উদ্ভূত)

নিবন্ধন বই নং

নিবন্ধনের তারিখ: ১০-০৮-২০০৬

সনদ ইস্যুর তারিখ: ০৫-১২-২০১৫

জন্ম নিবন্ধন নম্বর:

নাম: মোঃ মেহেদী হাসান

জন্ম তারিখ: ০১-১০-১৯৯৫

লিঙ্গ: পুরুষ

পহেলা অক্টোবর উনিশ শত পঁচানব্বই

জন্ম স্থান: গ্রামঃ পগইল, ডাকঘরঃ নাকাইহাট, ইউপিঃ ৮নং নাকাই  
উপজেলাঃ গোবিন্দগঞ্জ, জেলাঃ গাইবান্ধা।

পিতার নাম: মোঃ শহিদুল ইসলাম

মাতার নাম: মোছাঃ মাসুমা বেগম

মাতার নাম: মোছাঃ মাসুমা বেগম

জন্ম স্থান: গ্রামঃ পগইল, ডাকঘরঃ নাকাইহাট, ইউপিঃ ৮নং নাকাই  
উপজেলাঃ গোবিন্দগঞ্জ, জেলাঃ গাইবান্ধা।

(ইউপি মুদ্রিত - স্বাক্ষর ও সিল)

(নিবন্ধকের স্বাক্ষর ও সিল)  
মোঃ মোহাম্মদ হোসেন  
জন্ম নিবন্ধন  
৮নং নাকাই ইউনিয়ন পরিষদ  
গোবিন্দগঞ্জ, গাইবান্ধা



(নিবন্ধকের স্বাক্ষর ও সিল)

**Thank You**