

Proposed NU Business Name : M/S Mahfuz Cycle Store & Workshop
Business Category: General, Retail & wholesale



**Business Proposal Identified by: Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit,
Gaibandha**
Business Proposal prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md.Ashraful Islam Mondol</i> Vill: Santipur, Union: Kochasohor, Post: Kochasohor, Upazila: Gobindoganj, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	02 (Two) Sons
No. of siblings:	:	04 (Four) Brothers and 01 (One) Sister.
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. Azila Begum
(iii) Father's name	:	Md. Abdul Jolil Mondol
(iv) GB member's info	:	<i>Branch: Gobindoganj, Gaibandha, Centre # 22/mo, Loan no.: 2007, Member since March 02, 2000 First loan: Tk. 3,000 Existing loan: Tk. 15,000, Outstanding loan: Tk. 14,000</i>
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	:	Class Eight
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.)	:	<p>15 (Fifteen) years experience is running his own business. He started the business with BDT 5,000 (Five thousand).</p> <p>He has 07 (Seven) years working experience as an assistant in local Motor Cycle Servicing Center of Bogra.</p> <p>He has taken 03 (Three) Months training on Motor Cycle Servicing center from his Uncles' Auto Parts Servicing Shop.</p>
Other Own/Family Sources of Income	:	<p>His father's and brother's income from agriculture. His another brother's income from driving.</p> <p>Entrepreneur made a cash deposit of Tk.100,000 (One lac) in Bank and he expanded size of existing business shop from the profit of existing business. In addition to he has purchased 08 (Eight) decimal land also bought 01 (One) Motor Cycle from the benefit of Present Business income.</p>
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01719407170
NU's National ID No.	:	8512731813428
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Azila Begum is a GB member March 02, 2000 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes and raring cows.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Mahfuz Cycle Store & Workshop</i>
Address/ Location	:	Kochasohor Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 258,000
Financing	:	Self Tk. 158,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 4,500 (Four thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% & Servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 15% & Servicing 100%.
(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	2,000	56,000	672,000
Income from servicing	300	8,400	100,800
Total Sales income (A)	2,300	64,400	772,800
Less: Cost of sales of products (Product purchase)	1,700	47,600	571,200
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		800	9,600
Generator bill		100	1,200
Shop Rent		500	6,000
Mobile bill		300	3,600
Night Guard bill		60	720
Conveyance bill		700	8,400
Bank Charge (DD, PO, SC)			
Provision of bad Debt		7	80
Present Salary (Self & family)		3,500	42,000
Present Salary (Assistant-01)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		514	6,165
Total Operating Cost (D)		10,980	131,765
Net Profit (C-D):		5,820	69,835

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of workshop products, parts, motor cycle tube, head light, plug, bearing, chain, cycle ball, paddle, seat cover and hen, etc)	Investment in products (Motor cycle parts, auto parts, rickshaw and van parts etc)	68,000	100,000	168,000
Investment in Machineries (wind machine, generator, weight machine, others accessories, fan, light etc)		39,500	-	39,500
Cash in hand		5,100		5,100
Debtors (since February, 2016 to at present)		8,000	-	8,000
Decoration (fixture and fittings)		2,400		2,400
Advance for shop		35,000		35,000
Total Capital		158,000	100,000	258,000

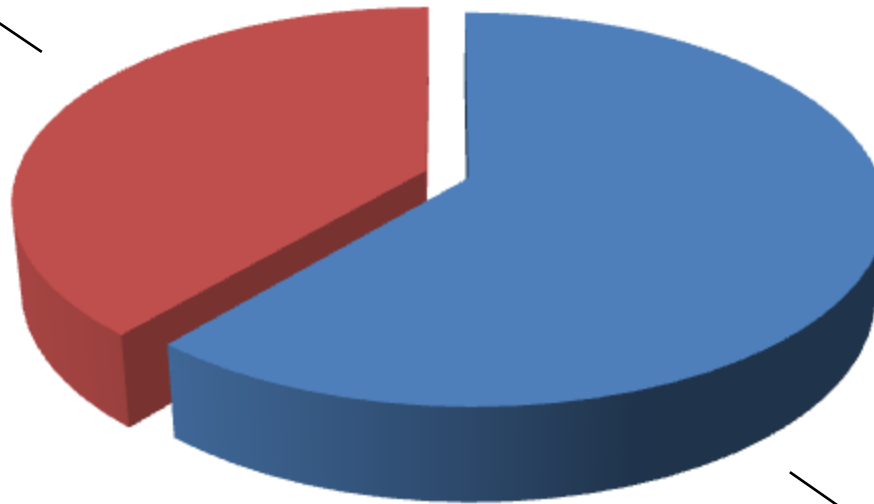
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 158,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 258,000

**GTT's
Investment 39%**



**Entrepreneur's
Contribution 61%**

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	3,000	84,000	1,008,000	3,510	98,280	1,179,360	3,931	110,074	1,320,883
Estimated income from from servicing	400	11,200	134,400	460	12,880	154,560	506	14,168	170,016
Total estimated Sales income (A)	3,400	95,200	1,142,400	3,970	111,160	1,333,920	4,437	124,242	1,490,899
Less: Cost of sales of products	2,550	71,400	856,800	2,984	83,538	1,002,456	3,342	93,563	1,122,751
Gross Profit (C) [C=(A-B)]	850	23,800	285,600	987	27,622	331,464	1,096	30,679	368,148
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,200	14,400		1,400	16,800
Generator bill									
		200	2,400		300	3,600		400	4,800
Shop Rent		500	6,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill									
		210	2,520		310	3,720		410	4,920
Conveyance		1,200	14,400		1,400	16,800		1,900	22,800
Bank Charge (DD, PO, SC)									
		50	300		50	600		50	600
Provision of bad Debt									
		7	80		7	80		7	80
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		4,500	54,000		5,500	66,000		6,500	78,000
Proposed Salary (Assistant-01)		5,000	60,000		6,000	72,000		6,500	78,000
Other Cost (stationary & Entertainment etc.)		2,500	30,000		2,700	32,400		2,700	32,400
Non Cash Item:									
Depreciation Expenses		514	6,165		514	6,165		514	6,165
Total Operating Cost (D)	-	16,947	199,065	-	20,247	242,965	-	22,647	271,765
Net Profit (C-D):	-	6,853	86,535	-	7,375	88,499	-	8,032	96,383
Retained Income			86,535			175,034			271,417

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.)

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)	90,535	96,499	104,383
1.3	Depreciation Expenses	6,165	6,165	6,165
1.4	Opening Balance of Cash Surplus	-	72,700	127,364
	Total Cash Inflow	196,700	175,364	237,912
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	72,700	127,364	189,912

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Service quality;
- Skilled and working experiences (15 years);

WEAKNESS

- Can not supply goods and services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 429,417 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Fire;

Presented at 214th as Yunus Centre and 54th In-house
Executive Social Business Design Lab
(GTT) on March 23, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures













JL
AIR COMPRESSOR





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WORKWEAR IS TESTED FOR DURABILITY



Top shelf: Pink plastic bags, a red box with the word "ALAM" visible, and other miscellaneous items.

Second shelf: Several white plastic bottles, two cans of "AT" brand paper products, and more white plastic bottles.

Third shelf: A roll of "SWISS" brand paper towels, a box of "SWISS" brand paper towels, and other boxes and containers.

Fourth shelf: Two large yellow plastic jugs, a box of "AT" brand paper products, and other miscellaneous items.

Fifth shelf: A metal mesh basket containing various items, including what appears to be a fan or a similar mechanical part.

পঞ্চদশবার্ষিক বাংলাদেশ সরকার
(স্থানীয় সরকার বিভাগ)
নহিসেদ কি আনার রেজিস্টার

বিভাগ নং- ১০১

১৪নং কোচাশহর ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর : কোচাশহর,
উপজেলা : পোখিলগঞ্জ, জেলা : ঝাইকাটা।

ফ্রেড নহিসেদ

সর্ব নংসং- ১০১ - ১০১

ক্রমিক নংসং 633 ১৪০/১৫ তারিখ ০১-০৬-১৫

নহিসেদ নংসং: ১৪০/১৫

প্রতিষ্ঠানের নাম: কোচাশহর ইউনিয়ন পরিষদ

হিসেদ নংসং: ১৪০/১৫

পিতা/স্বামীর নাম: মোঃ হুমায়ুন কবীর

স্বামীর নাম: মোঃ হুমায়ুন কবীর

পেশার খবর: কৃষক

ফি আদানের পরিমাণ টাকা: ১০০

এই ফ্রেড তারিখের মধ্যে / দুই / পেশা হিসেবে আদানের জন্য এই নহিসেদ আদান করা হল।



স্বাক্ষর: মোঃ হুমায়ুন কবীর
স্বাক্ষর: মোঃ হুমায়ুন কবীর

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



মুদ্রিত নাম

নাম: মোঃ আশরাফুল ইসলাম মন্ডল
Name: Md Asraful Islam Mondol
পিতা: মোঃ আব্দুল জলিল মন্ডল
মাতা: মোছাঃ বাজিলা বেগম
Date of Birth: 28 Dec 1982
ID NO: 3213044411760

এই কার্ডটি বাংলাদেশের নাগরিকদের সম্পত্তি। কার্ডটি হারিয়ে গেলে কার্ডের অন্য
কোনো পক্ষের কাছে নিজেই পোর্ট অফিসে চমকা সেবার জন্য অনুরোধ করা হলে।

ঠিকানা: গাম্ভীরিয়ার শক্তিপুর, শক্তিপুর, ডাকঘর: কেরাশহর-৫৭৪০, গোবিন্দপুর,
মাইনাক।

(Signature)

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২২/০৮/২০০৮





গ্রামীণ ব্যাংক

গৌরবিন্দগঞ্জ শাখা শাখা

সহজ ঋণের পাশ বই

নাম গৌরবিন্দ

খলী নং ২১০৭

গ্রুপ নং ০২

কেন্দ্র নং ২২১৫

কেন্দ্রের নাম গৌরবিন্দ

বই ইস্যুর তারিখ ২২/১১/১৭

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]



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COSEWORKWEAR IS TESTED FOR DURABILITY

A white document with text, held by the woman. The text is mostly illegible due to the image quality and angle, but appears to be a list or a form with several lines of text.

Thank You