



Proposed NU Business Name : **Mayer doua Engineering Workshop**

Business Category : **Micro Business, Steel Business**



Business Proposal Identified & Prepared by : **Md. Farhad Hossain, Unit Incharge Tangail Sodor , Tangail,Zone 01.**

Business Proposal Verified by : **Md. Farhad Hossain**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md.Rafiqul Islam Vill: Salina, Union: Gala, District: Tangail
Age	: 34 years
Marital Status	: Married
Children	: 2 (Two) Daughters
No. of siblings	: 5 (Five) Brothers and 2 (Two) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Rahela Begum
(iii) Father's name	: Late Md.Abu Hanif
(iv) GB member's info	: Branch: Alenga Kalihati, Tangail, Centre # 44 Loan no.: 3285, Member since 01 January 0001 First loan: Tk. 3,000 Last loan: Tk. 20,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

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

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 7 (Seven) year(s) of experience in running his own business. He started the business with BDT 50,000 (Fifty Thousand)
Other Own/Family Sources of Income	:	Developments from entrepreneur's current business are Land Purchase, Land Lease, New Business Development etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01728227931
NU's NID/Birth Certificate No.	:	9319541534262
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Rahela Begum was a GB member from 01 January 0001 to 01 January 0001, at first she took GB loan BDT 3,000 (Three Thousand).
- Gradually she took GB loan several times and utilized it for Business, Purchasing land.
- Finally GB loan helped her to improve Buy land, Small business development.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mayer doua Engineering Workshop</i>
Address/ Location	:	Rabna bypass,Tangail Sadar,Tangail
Total Investment Required in BDT	:	Tk. 166,000
Financing	:	Self Tk. 116,000 Required Investment Tk. 50,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 15%
(ii) Estimated % of proposed gross profit margin	:	From Product 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,000	120,000	1,440,000
Total Sales/commission (A)	4,000	120,000	1,440,000
Less: Cost of Sales			
Cost of Product(s)	3,400	102,000	1,224,000
Total Cost of Sales and Services (B)	3,400	102,000	1,224,000
Gross Profit (C) [C=(A-B)]	600	18,000	216,000
Less: Operating Cost			
Shop Rent		1,500	18,000
Electricity Bill		2,000	24,000
Transportation Expense		1,500	18,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		300	3,600
Night Guard Bill		300	3,600
Mobile Bill		300	3,600
Non Cash Item			
Deprecation Expenses		125	1,500
Total Operating Cost (D)		11,025	132,300
Net Profit (C-D)		6,975	83,700

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different Types Of Furniture & Hardware item, Different types of glass and aluminum item, Different types of steel products and plain sheet, Others etc.)	Investment in products (Others, Different types of steel products and plain sheet etc.)	101,000	50,000	151,000
Investment in Machinaries (Others Servicing Machine etc.)		15,000		15,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		116,000	50,000	166,000

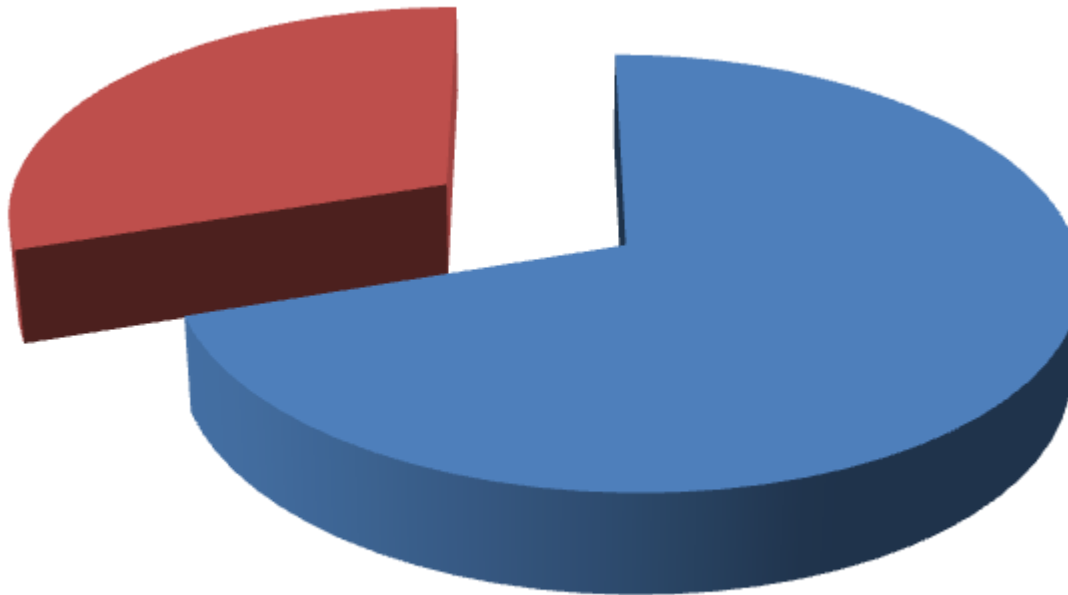
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 116,000 (69%)

■ GSSB's Investment BDT 50,000 (31%)

■ Total Capital BDT 166,000

Amount (BDT)



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 Product(s)	5,000	150,000	1,800,000	5,250	157,500	1,890,000	5,513	165,390	1,984,680
Total Sales/commission (A)	5,000	150,000	1,800,000	5,250	157,500	1,890,000	5,513	165,390	1,984,680
Less: Cost of Sales									
Estimated cost of Product(s)	4,250	127,500	1,530,000	4,463	133,890	1,606,680	4,686	140,580	1,686,960
Est. Total Cost of Sales and Services (B)	4,250	127,500	1,530,000	4,463	133,890	1,606,680	4,686	140,580	1,686,960
Gross Profit (C) [C=(A-B)]	750	22,500	270,000	787	23,610	283,320	827	24,810	297,720
Less: Operating Cost									
Shop Rent		1,500	18,000		1,650	19,800		1,815	21,780
Electricity Bill		2,500	30,000		2,750	33,000		3,025	36,300
Transportation Expense		2,000	24,000		2,200	26,400		2,420	29,040
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Entertainment Expenses		400	4,800		440	5,280		484	5,808
Night Guard Bill		300	3,600		330	3,960		363	4,356
Mobile Bill		400	4,800		440	5,280		484	5,808
Ownership Transfer Fee		303	2,727		303	3,636		303	3,637
Non Cash Item									
Depriciation Expenses		125	1,500		125	1,500		125	1,500
Total Operating Cost (D)		12,528	149,427		13,738	164,856		15,069	180,829
Net Profit (C-D)		9,972	120,573		9,872	118,464		9,741	116,891
Retained Income			120,573			239,037			355,928

Notes: 1. Agreed grace period: Three 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.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	50000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	123300	122100	120348
1.3	Depreciation Expense	1500	1500	1500
1.4	Opening Balance of Cash Surplus	0	108438	210222
	Total Cash Inflow	174800	232038	332070
2.0	Cash Outflow			
2.1	Product Purchase	50000		
2.2	Investment Payback Including Ownership Transfer Fee	16362	21816	21822
	Total Cash Outflow	66362	21816	21822
3.0	Total Cash Surplus	108438	210222	310248

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (7 Years)

WEAKNESS

- Can not supply goods and Service as per demand;

OPPORTUNITIES

- Location of shop;

THREATS

Pictures





উপজেলা-টেকাইল সদর, জেলা-টেকাইল।

ক্রীড়া লাইসেন্স

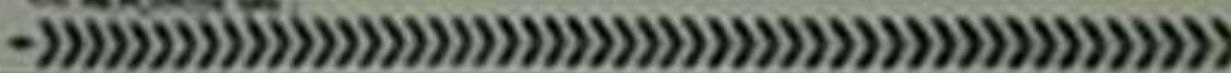
তারিখ: ২০/০৬/২০২৩

নাম: _____
 পিতার নাম: _____
 বর্তমান ঠিকানা: _____
 পাসপোর্ট সাইজের ছবি: _____
 নির্দেশক নাম: _____
 বর্তমান ঠিকানা: _____
 স্থায়ী ঠিকানা: _____
 পেশা/ব্যবসা: _____
 জন্ম তারিখ: _____
 জন্ম স্থান: _____
 লেখা/স্বাক্ষর: _____
 লাইসেন্স মেয়াদ: _____
 বি. প্রোগ্রাম পরিচালক: _____
 মোবাইল নং: _____

বর্তমান ঠিকানা: _____
তারিখ: ২০/০৬/২০২৩

উপজেলা পরিষদ
 টেকাইল সদর
 জেলা-টেকাইল

(স্বাক্ষর)
 উপজেলা পরিষদ
 টেকাইল সদর





भारतवासी राष्ट्रीय पहचान कार्ड

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ए.ए.ए. कार्ड संख्या: 9319541534262

NAME: MO. RAFIQUE ISLAM

PROF: कार्यालय सहायक

SEX: पुरुष

Date of Birth: 07 Feb 1984

ID NO: 9319541534262

ए.ए.ए. कार्ड धारक को केवल भारत में ही उपयोग करना है।
यह कार्ड किसी भी अन्य उद्देश्य के लिए उपयोग नहीं किया जा सकता है।
यदि कार्ड खो जाता है तो इसे तुरंत नष्ट करवाया जाना चाहिए।

