

Proposed NU Business Name : **H. R. Garments**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Hasan Razzak Vill: Gondogram, Union: 2 no. Nekmorod, Post: Nekmorod, Upazila: Ranisankoil, District: Thakurgaon.
Age	:	34 Years
Marital status	:	Married
Children	:	1 (One) son
No. of siblings:	:	2 Brothers & 4 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. Hakima Khatun
(iii) Father's name	:	Md. Khubirul Islam
(iv) GB member's info	:	<i>Branch: Kashidanga, Centre # 40/mo, Loan no.: 5370, Member since 1 January, 2012, First loan: Tk. 3,000/- Existing loan: 7,000, Outstanding loan: 6,692</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	:	H. S. C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	03 years experiences in selling garments product business. He started this business only with Tk. 1,700. : He has on hand training.
Other Own/Family Sources of Income	:	Father's income from agriculture & brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01740969891
NU's National ID No.	:	9418260857816
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hakima Khatun is a GB member since 1 January, 2012, at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took loan several times and utilized it in cultivation and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>H. R. Garments</i>
Address/ Location	:	Nekmorod bazar (Jabber Market),Ranisankoil,Thakurgaon.
Total Investment in BDT	:	Tk. 1,74,000
Financing	:	Self Tk. 74,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (three thousand)
Proposed Salary (estimates)	:	Taka 3,500 (three thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

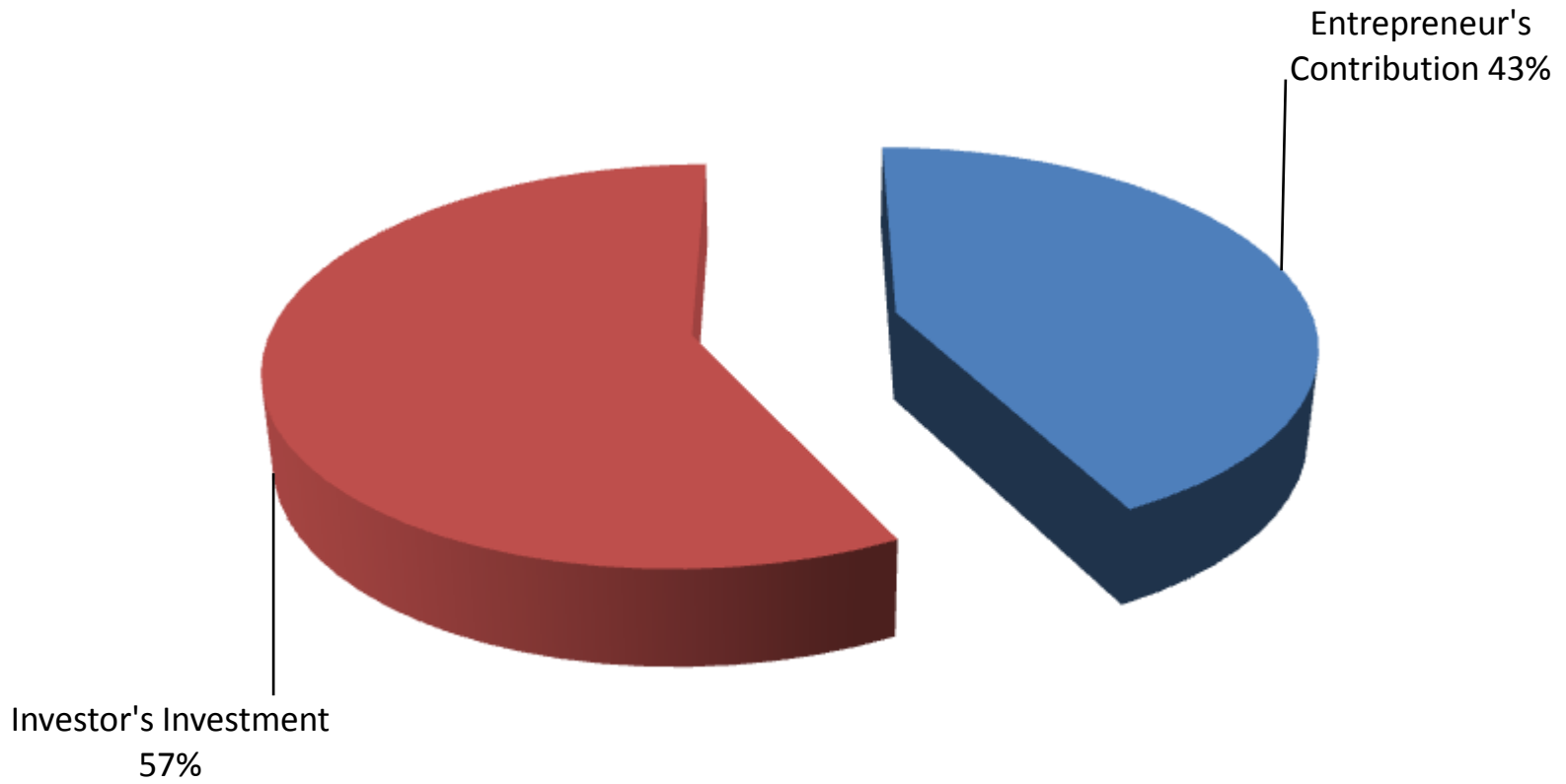
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	1,200	31,200	374,400
Less: Cost of Sales (B)	960	24,960	299,520
Gross Profit (C) [C=(A-B)]	240	6,240	74,880
<i>Less: Operating Cost:</i>			
Electricity bill		300	3,600
Generator bill		300	3,600
Shop Rent		800	9,600
Night Guard bill		50	600
Mobile bill		300	3,600
Conveyance		300	3,600
Present Salary (Self)		3,000	36,000
Other Cost (stationary & entertainment etc.)		400	4,800
<i>Non Cash Item:</i>			
Depreciation Expenses		50	600
<i>Total Operating Cost (D)</i>		5,500	66,000
Net Profit (C-D):		740	8,880

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in garments product (shirt, pant, ladies & baby dress, napkin, sock, sweater etc.)	38,000	100,000	138,000
Investment in Decoration	6,000	-	6,000
Advance for shop	30,000	-	30,000
Total Capital	74,000	100,000	174,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BD 74,000
- Investor's Investment BD 100,000
- Total Capital BDT 174,000



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 (A)	2,000	51,998	623,975	2,400	62,398	748,770	2,880	74,877	898,524
Less: Cost of Sales (B)	1,600	41,598	499,180	1,920	49,918	599,016	2,304	59,902	718,819
Gross Profit (C) [C=(A-B)]	400	10,400	124,795	480	12,480	149,754	576	14,975	179,705
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	7,200
Generator bill		350	4,200		400	4,800		450	5,400
Shop Rent		900	10,800		1,000	12,000		1,100	13,200
Night Guard bill		70	840		90	1,080		110	1,320
Mobile bill (SMS & Reporting)		350	4,200		400	4,800		450	5,400
Conveyance		500	6,000		700	8,400		900	10,800
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		3,500	42,000		4,000	48,000		4,500	54,000
Other Cost (stationary & entertainment etc.)		500	6,000		600	7,200		700	8,400
Non Cash Item:									
Depreciation Expenses		50	600		50	600		50	600
Total Operating Cost (D)	-	7,287	83,440	-	8,407	100,880	-	9,527	114,320
Net Profit (C-D):	-	3,113	41,355	-	4,073	48,874	-	5,449	65,385
Retained Income			41,355			90,229			155,614

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	100,000	-	-
1.2	Net Profit	45,355	56,874	73,385
1.3	Depreciation Expenses	600	600	600
1.4	Opening Balance of Cash Surplus	-	21,955	31,429
	Total Cash Inflow	145,955	79,429	105,414
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	21,955	31,429	57,414

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 1
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Three years experience .

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 229,614 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors;
- Political unrest.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ হুমায়ুন কবীর
 Name: Md Humayun Kabir
 পিতা: মোঃ মঈনুল হোসেন
 Father: Md. Minul Hossain
 জন্ম তারিখ: ১২ জুন ১৯৮১
 Date of Birth: 12 Jun 1981
 ID NO: 5418260857815



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
২নং নেকমরদ ইউনিয়ন পরিষদ

স্বাক্ষরিত নেকমরদ, উপজেলায় রপ্তানীপত্রের জন্য।

ট্রেড লাইসেন্স

২৪৫

তারিখ: ২০-০৩-২০১৬

নাম: মোঃ হুমায়ুন কবীর
 পিতা: মোঃ মঈনুল হোসেন
 ঠিকানা: মোঃ নওশাদ আলী রোড, নেকমরদ
উপজেলা, রপ্তানীপত্রের জন্য।
 জন্ম তারিখ: ১২ জুন ১৯৮১
 জাতীয় পরিচয় পত্র নং: ৫৪১৮২৬০৮৫৭৮১৫
 জাতীয় পরিচয় পত্রের কপি সংস্করণ: ২০১৬
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(Signature)
 মোঃ হুমায়ুন কবীর

তারিখ: ২০/৩/১৬



Thank You