



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Ariful Islam (Ripon)</i> Vill: Burichang (noapara), Union: Burichang, Post: Burichang, Upazila: Burichang, District: Comilla.
Age	:	28 Years
Marital status	:	Married
Children	:	1 (one) Daughter
No. of siblings:	:	2 (two) Brothers and 3 (three) 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	:	Shahera Khatun
(iii) Father's name	:	Md. Samsul Haque
(iv) GB member's info	:	<i>Branch: Purbo Burichang, Comilla Centre # 13/mo</i> <i>Loan no.: 1382/2 , Member since November 19, 2008</i> First loan: Tk. 10,000 Existing loan: Tk. 40,000, Outstanding loan: Tk. 21,520
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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.)	:	09 (nine) years experience is running his own cloth business. He started the business only with Tk. 200,000. : He has on hand training.
Other Own/Family Sources of Income	:	His brother's income from business (cloth business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01612814697
NU's National ID No.	:	1911831753080
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Shahera Khatun is a GB member since November 19, 2008, at first she took GB loan BDT 10,000 (ten thousand).
- Gradually she took GB loan several times and utilized it by assisting her son in business (cloth 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>Dress Garden</i>
Address/ Location	:	Haris Market, Thana road, Burichang, Comilla
Total Investment in BDT	:	Tk. 781,000
Financing	:	Self Tk. 581,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	Taka 5,500 (five thousand five hundred)
Proposed Salary (estimates)	:	Taka 6,000 (six thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%.
(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)	5,000	130,000	1,560,000
Less: Cost of sales of products (B)	4,250	110,500	1,326,000
Gross Profit (C) [C=(A-B)]	750	19,500	234,000
<i>Less: Operating Cost:</i>			
Electricity bill		600	7,200
Shop Rent		3,000	36,000
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance		500	6,000
Present Salary (Self)		5,500	66,000
Present Salary (Assistant-1)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<i>Non Cash Item:</i>			
Depreciation Expenses		668	8,020
<i>Total Operating Cost (D)</i>		14,368	172,420
Net Profit (C-D):		5,132	61,580

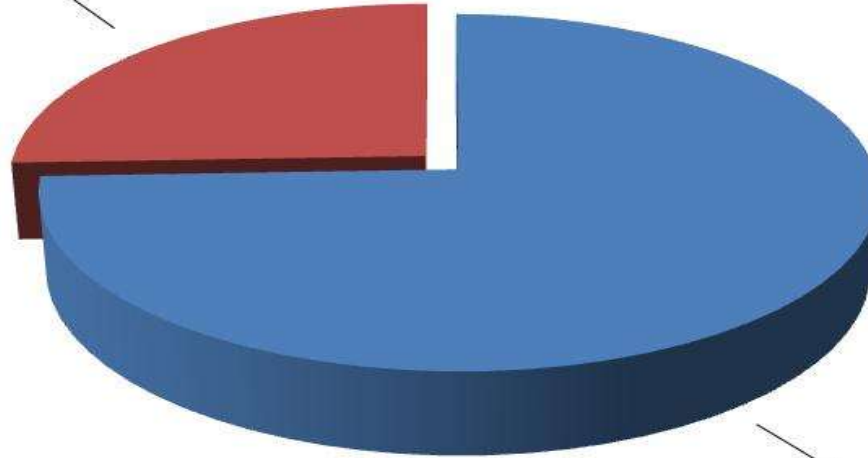
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (shirt, pant, panjabi, three pics and baby dress etc)	shirt, pant, panjabi, lungi and baby dress	300,000	200,000	500,000
Investment in Machinerries (solar panel, bulb and fan etc.)		18,800	-	18,800
Cash in hand		1,720	-	1,720
Debtors		50,000		50,000
GB loan outstanding		(21,520)	-	(21,520)
Decoration (fixture and fittings)		52,000	-	52,000
Advance for shop		180,000	-	180,000
Total Capital		581,000	200,000	781,000

SOURCE OF FINANCE

- **Entrepreneur's Contribution BDT 581,000**
- **GTT's Investment BDT 200,000**
- **Total Capital BDT 781,000**

GTT's
Investment
26%



Entrepreneur's
Contribution
74%

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)	7,000	182,000	2,184,000	8,050	209,300	2,511,600	8,453	219,765	2,637,180
Less: Cost of sales of products (B)	5,950	154,700	1,856,400	6,843	177,905	2,134,860	7,185	186,800	2,241,603
Gross Profit (C) [C=(A-B)]	1,050	27,300	327,600	1,208	31,395	376,740	1,268	32,965	395,577
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Shop Rent		3,500	42,000		3,500	42,000		3,500	42,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		100	1,200		150	1,800		150	1,800
Conveyance		1,000	12,000		1,500	18,000		1,500	18,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		6,500	78,000		7,500	90,000		8,000	96,000
Proposed Salary (Assistant-1)		3,500	42,000		4,000	48,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
Non Cash Item:									
Depreciation Expenses		668	8,020		668	8,020		668	8,020
Total Operating Cost (D)	-	19,102	221,220	-	21,452	257,420	-	22,752	273,020
Net Profit (C-D):	-	8,198	106,380	-	9,943	119,320	-	10,213	122,557
Retained Income			106,380			225,700			348,257

Note: 1. Agreed Grace Period: Six Months

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

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	114,380	135,320	138,557
1.3	Depreciation Expenses	8,020	8,020	8,020
1.4	Opening Balance of Cash Surplus	-	52,880	100,220
	Total Cash Inflow	322,400	196,220	246,797
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Payback to GB loan outstanding	21,520	-	-
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	269,520	96,000	96,000
3.0	Total Cash Surplus	52,880	100,220	150,797

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
- Future employment: 0
- Ownership of Business in own name
- Trade license of business in his own name
- Experience : 9Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 929,257 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 8th In-house Executive Social Business Design Lab
on August 05, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম

মাহেদুল

ঋণী নং

১০৮৮০-২০৮৮২

গ্রুপ নং

০৩

কেন্দ্র নং

২০৮ ২০৮

কেন্দ্রের নাম

বুড়িচং ২০৮/০৩

বই ইস্যুর তারিখ

শাখা ব্যবস্থাপকের স্বাক্ষর



৩নং বুড়িচং (সদর) ইউনিয়ন পরিষদ



ডাকঘর-বুড়িচং, উপজেলা-বুড়িচং, কুমিল্লা।

ক্রমিক নং- ৬৬

বাবসা ও পেশাব লাইসেন্স

তারিখ ০৪/০৭/১৫

লাইসেন্স নং- ৬৬/২০১৫ - ২০১৬

ইউঃ পিঃ ফরম নং ৭, ১২ (১) বিধান মতে।

দোকান/ প্রতিষ্ঠানের নাম

ড্রেস স্টোর

লাইসেন্স প্রাপকের নাম

মোঃ জাহাঙ্গীর হুসাইন চিপন

পিতা/ স্বামীর নাম

শ্রী মোঃ শাহজাহান হুসাইন চিপন

ব্যবসার প্রকৃতি

ড্রেস

ব্যবসা কেন্দ্রের অবস্থান

বুড়িচং, কুমিল্লা

বর্ণিত ঠিকানায় ব্যবসা পরিচালনার নিমিত্তে বর্ণিত শর্তাধীনে চলিত আর্থিক বৎসর ২০১৫-২০১৬ ইং সালের জন্য ফি বাবদ মং (১) ৩০০০/- (১) ৩০০০/- (১) ৩০০০/- টাকা আদায় করে অত্র লাইসেন্স প্রদান করা হয়েছে।

এই লাইসেন্সের মেয়াদ ৩০শে জুন ২০১৬ ইং সনে উত্তীর্ণ হইবে।

শর্তাবলী :-

এক- অত্র লাইসেন্স কোন অবস্থাতেই হস্তান্তর যোগ্য নহে।

দুই- ইহা কেবল মাত্র উপরোল্লিখিত ব্যবসার জন্য প্রযোজ্য।

তিন- কোন অবস্থাতেই উপরোল্লিখিত ব্যবসা বা ব্যবসায়ক পরিবর্তন করা চলিবে না।

তদনুযায়ী প্রদত্ত লাইসেন্স বাতিল বলিয়া গণ্য হইবে।

৪.৭.১৫

সদর উপজেলা ইউনিয়ন পরিষদ
কুমিল্লা



Thank You