

Proposed NU Business Name : **M/S Bhai Bhai Miton
Garments**
Business Category: **Clothing Footwear & Apparels**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | |
|----------------------------------|--|
| Name and address | : Miton Vill: Valatoir, Union: 3 no Vabicha, Post: Vabicha, Upazila: Niamatpur, District: Naogaon. |
| Age | : 21 Years |
| Marital status | : Unmarried |
| Children | : N/A |
| No. of siblings: | : 1 (one) Brother and 1 (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. Hazera Begum |
| (iii) Father's name | : Md. Mazibur Rahman |
| (iv) GB member's info | : <i>Branch: Valatoir, Niamatpur Centre # 02/mo</i> <i>Loan no.: 1596/1, Member since May 10, 2011</i> First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 6,503 |
| 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., 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.) | : | 05 (five) years experience is running his own cloth business. He started the business only with Tk. 20,000. : He has on hand training. |
| Other Own/Family Sources of Income | : | His father's income from agriculture. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contract No. | : | 01747254701 |
| NU's National ID No. | : | 19946416921000114 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hazera Begum is a GB member since May 10, 2011, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>M/S Bhai Bhai Miton Garments</i> |
| Address/ Location | : | Niamatpur Bazar, Niamatpur, Naogaon. |
| Total Investment in BDT | : | Tk. 343,000 |
| Financing | : | Self Tk. 218,000 (from existing business) Required Investment Tk. 125,000 (as equity) |
| Present salary/drawings from business | : | Taka 4,000 (four thousand) |
| Proposed Salary (estimates) | : | Taka 5,000 (five thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On products 25%. |
| (ii) Estimated % of proposed gross profit margin | : | On products 25%. |
| (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) | 1,500 | 39,000 | 468,000 |
| Less: Cost of sales of products (B) | 1,125 | 29,250 | 351,000 |
| Gross Profit (C) [C=(A-B)] | 375 | 9,750 | 117,000 |
| Less: Operating Cost: | | | |
| Electricity bill | | 150 | 1,800 |
| Shop Rent | | 500 | 6,000 |
| Night Guard bill | | 30 | 360 |
| Mobile bill | | 500 | 6,000 |
| Conveyance | | 1,200 | 14,400 |
| Present Salary (Self) | | 4,000 | 48,000 |
| Other Cost (stationary & Entertainment etc.) | | 600 | 7,200 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 55 | 658 |
| Total Operating Cost (D) | | 7,035 | 84,418 |
| Net Profit (C-D): | | 2,715 | 32,583 |

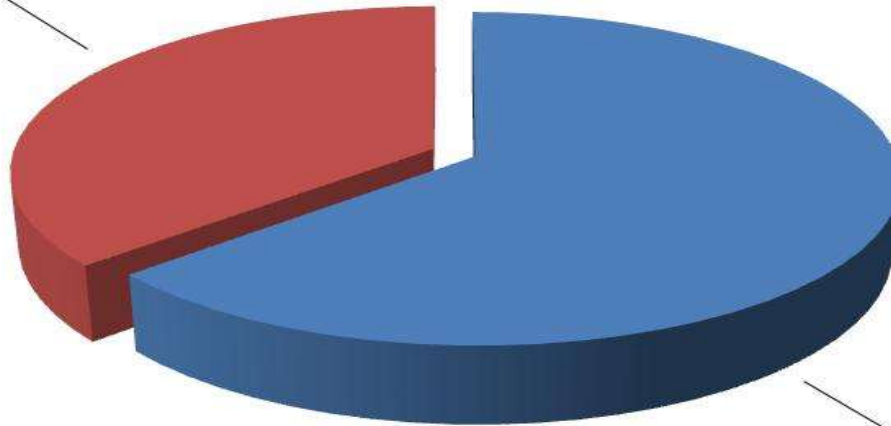
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|---|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (three pics, bed sheet, scarf, gauze cloth, shirt, pant, lungi and bed sheet etc) | shirt, pant, bed sheet, genji and lungi etc | 209,820 | 125,000 | 334,820 |
| Cash in hand | | 4,401 | | 4,401 |
| Debtors | | 7,679 | | 7,679 |
| Creditors | | (13,400) | | (13,400) |
| Investment in Machineries (bulb and fan etc.) | | 1,150 | | 1,150 |
| Decoration (fixture and fittings) | | 4,850 | | 4,850 |
| Advance for Shop | | 3,500 | | 3,500 |
| Total Capital | | 218,000 | 125,000 | 343,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 218,000
- GTT's Investment BDT 125,000
- Total Capital BDT 343,000

GTT's
Investment
36%



Entrepreneur's
Contribution
64%

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 | 2,500 | 65,005 | 780,062 | 2,875 | 74,756 | 897,072 | 3,105 | 80,736 | 968,838 |
| Less: Cost of sales of products | 1,875 | 48,754 | 585,047 | 2,156 | 56,067 | 672,804 | 2,329 | 60,552 | 726,628 |
| Gross Profit (C) [C=(A-B)] | 625 | 16,251 | 195,016 | 719 | 18,689 | 224,268 | 776 | 20,184 | 242,209 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 200 | 2,400 | | 250 | 3,000 | | 300 | 3,600 |
| Shop Rent | | 500 | 6,000 | | 500 | 6,000 | | 500 | 6,000 |
| Night Guard bill | | 30 | 360 | | 60 | 720 | | 60 | 720 |
| Mobile bill (SMS & Reporting) | | 800 | 9,600 | | 800 | 9,600 | | 800 | 9,600 |
| Conveyance | | 2,000 | 24,000 | | 2,800 | 33,600 | | 3,600 | 43,200 |
| Ownership Transfer Fee | | 833 | 5,000 | | 833 | 10,000 | | 833 | 10,000 |
| Proposed Salary (Self) | | 5,000 | 60,000 | | 5,500 | 66,000 | | 5,500 | 66,000 |
| Other Cost (stationary & Entertainment etc.) | | 600 | 7,200 | | 800 | 9,600 | | 1,000 | 12,000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 55 | 658 | | 55 | 658 | | 55 | 658 |
| Total Operating Cost (D) | - | 10,018 | 115,218 | - | 11,598 | 139,178 | - | 12,648 | 151,778 |
| Net Profit (C-D): | - | 6,233 | 79,798 | - | 7,091 | 85,090 | - | 7,536 | 90,432 |
| Retained Income | | | 79,798 | | | 164,889 | | | 255,320 |

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.)

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-------------|---|-------------------------|-------------------------|-------------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 125,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 84,798 | 95,090 | 100,432 |
| 1.3 | Depreciation Expenses | 658 | 658 | 658 |
| 1.4 | Opening Balance of Cash Surplus | - | 55,456 | 91,204 |
| | Total Cash Inflow | 210,456 | 151,204 | 192,293 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 125,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 30,000 | 60,000 | 60,000 |
| | Total Cash Outflow | 155,000 | 60,000 | 60,000 |
| 3.0 | Total Cash Surplus | 55,456 | 91,204 | 132,293 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Maintain books of record
- Experience : 5 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 473,320 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 10th In-house Executive Social Business Design Lab
on August 20, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







৪নং নিয়ামতপুর ইউনিয়ন পরিষদ

পোস্টঃ + উপজেলাঃ নিয়ামতপুর, নওগাঁ।

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্ট্রার

অর্থ বৎসর: ১৫/০৫/২০১৫ - ১৫/০৫/২০১৬

লাইসেন্স মুড়িপত্র # 1559

৪নং নিয়ামতপুর ইউনিয়ন পরিষদ
নিয়ামতপুর, থানা/
উপজেলা
নওগাঁ জেলা

বই নম্বর : ৭ তারিখ : ০২/০৫/১৫

লাইসেন্স নম্বর : ২৫০৯

লাইসেন্সধারীর নাম : জিন্নাহ এন্ড এন্ড ফার্ম সার্ভিসেস

পিতা / স্বামীর নাম : মজিবুল হক

ঠিকানা : নিয়ামতপুর, নওগাঁ

পেশার ধরন : সার্ভিসেস

তারিখ পর্যন্ত বৈধ : ১৫/০৫/১৫

ফি প্রদানের পরিমাণ টাকা : ৬০০/- (কথায়: ছয়শত টাকা)

তারিখ : ০২/০৫/১৫

স্বাক্ষর: জিন্নাহ
০২/০৫/১৫
সিনিয়র আমিন
৪নং নিয়ামতপুর ইউনিয়ন
নিয়ামতপুর, নওগাঁ

| D | S | R | P | E | |
|-------|-------|--------|------|-------|-------|
| নাম | বিত্ত | স্বত্ব | পেচক | খসড়া | কাস |
| ১০৫১৫ | ২৫০০ | ৫৪৫০ | ০ | ২০ | ৭২২০ |
| ১০৫১৬ | ২০০০ | ৭২২০ | ২০০০ | ২০০ | ৮২০০ |
| ১০৫১৭ | ২৭৭০ | ৬১০০ | ২২০ | ৩০ | ৫৫৬০ |
| ১০৫১৮ | ২৪৪০ | ৫৬০০ | ২০০০ | ৬০০ | ০২৬০০ |
| ১০৫১৯ | ২৫০০ | ৬৫০০ | ২০০০ | ২০০ | ৯৬০০ |
| ১০৫২০ | ২২৫০ | ৭৬০০ | ০ | ২০০ | ২২২৫০ |
| ১০৫২১ | ২০২০ | ২২২৫০ | ৬০০০ | ৪০ | ২০২০ |
| ১০৫২২ | ২ | | | | |



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



নাম: মিঠন

Name: Miton

পিতা: মজিবর রহমান

মাতা: হাজেরা বেগম

Date of Birth: 05 Dec 1994

ID NO: 19946416921000114

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: .. গ্রাম/রাস্তা: ভালাতৈড়, ভালাতৈড়, ডাকঘর: ভাৰিচা - ৬৫২০, নিয়ামতপুর, নওগাঁ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০২/১০/২০১৩



Thank You