

*Proposed NU Business Name : **Runa Fashion***

Business Category: Clothing Footwear & Apparel



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Bablu Akand</i> Vill: Paban Tair, Union: 06 no. Ghuridhoho, Post: Dak Bangla Bazar, Upazila: Saghata, District: Gaibandha.
Age	:	30 years
Marital status	:	Married.
Children	:	03 (three) Sons.
No. of siblings:	:	01 (one) Brother & 01 (one) Sister.
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Shahera Begum Abdul Kuddus <i>Branch: Kamaler para, Saghata, Centre # 41/mo,</i> <i>Loan no.: 3967, Member since January 13, 2008</i> First loan: Tk. 4,000 Existing loan: Tk. 40,000, Outstanding loan: Tk. 16,679
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's father No Nil Nil

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

Education, till to date	:	H.S.C (pass)
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.)	:	05 (five) years experiences is running his own business. He started the business with BDT 1,15,000 (one lac fifteen thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from Carpenter.
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01732219396
NU's National ID No.	:	2612935404130
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Shahera Begum is a GB membership since January 13, 2008 at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took GB loan several times and utilized it for repairing house, cultivation, mortgaging 25 (twenty five) decimal land and assisting her son in 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>Runa Fashion</i>
Address/ Location	:	Saghata Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 512,000
Financing	:	Self Tk. 312,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 7,000 (Seven 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)	1,800	50,400	604,800
Less: Cost of sales of products (B)	1,350	37,800	453,600
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
<i>Less: Operating Cost:</i>			
Electricity bill		500	6,000
Generator bill		150	1,800
Shop Rent		1,000	12,000
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance		1,000	12,000
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		400	4,800
<i>Non Cash Item:</i>			
Depreciation Expenses		132	1,580
<i>Total Operating Cost (D)</i>		8,582	102,980
Net Profit (C-D):		4,018	48,220

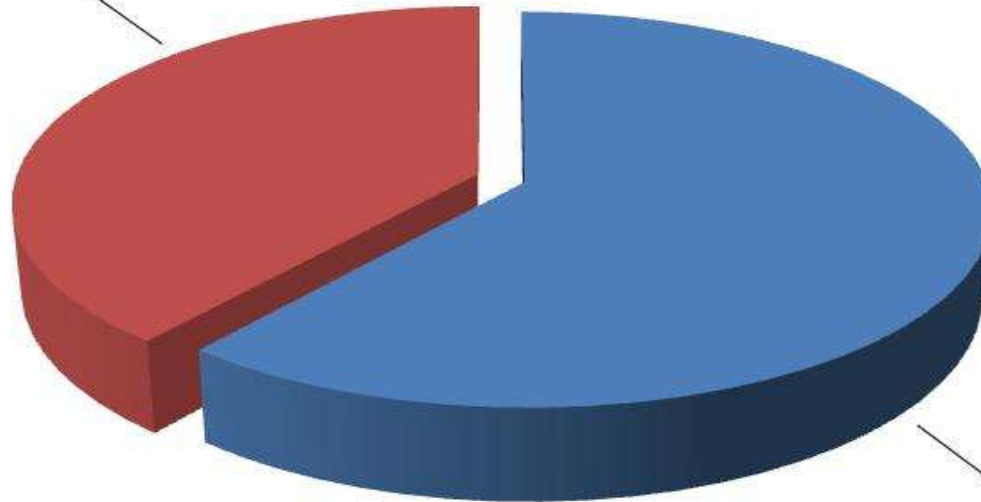
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (sharee, shirt, jeans pant, panjabi, trouser, ganji and kids item etc)	Pant, shirt, trouser, panjabi, ganji, jeans pant, sharee, kids item and winter cloth etc.	240,206	200,000	440,206
Investment in Machineries (bulb and fan etc.)		1,000		1,000
Cash in hand		1,724		1,724
Debtors (July, 2015 to at present)		4,770		4,770
Decoration (fixture and fittings)		14,300		14,300
Advance for Shop		50,000		50,000
Total Capital		312,000	200,000	512,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 312,000
- GTT's Investment BDT 200,000
- Total Capital BDT 512,000

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 (A)	3,000	83,992	1,007,899	3,450	96,590	1,159,084	3,622	101,420	1,217,038
Less: Cost of sales of products (B)	2,250	62,994	755,924	2,587	72,443	869,313	2,717	76,065	912,779
Gross Profit (C) [C=(A-B)]	750	20,998	251,975	862	24,148	289,771	906	25,355	304,260
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		800	9,600
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		100	1,200		150	1,800		150	1,800
Mobile bill (SMS & Reporting)		600	7,200		650	7,800		650	7,800
Conveyance		2,000	24,000		3,000	36,000		3,000	36,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self)		7,000	84,000		8,000	96,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		900	10,800		1,100	13,200		1,300	15,600
Non Cash Item:									
Depreciation Expenses		132	1,580		132	1,580		132	1,580
Total Operating Cost (D)	-	13,915	158,980	-	16,365	196,380	-	16,565	198,780
Net Profit (C-D):	-	7,083	92,995	-	7,783	93,391	-	8,790	105,480
Retained Income			92,995			186,386			291,865

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	100,995	109,391	121,480
1.3	Depreciation Expenses	1,580	1,580	1,580
1.4	Opening Balance of Cash Surplus	-	54,575	69,546
	Total Cash Inflow	302,575	165,546	192,605
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	54,575	69,546	96,605

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02 (father & son)
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintain Books of Record;
- Experiences: 05 Yrs;

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customer;
- Demand increasing;
- The Capital of the entrepreneur will be BDT 603,865 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors;

Presented at 14th In-house Executive Social Business Design Lab
On September 16, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures















লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০১৫-২০১৬



৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৩
লাইসেন্স নং : ১২ তারিখ : ২৪/০৮/২০১৫

লাইসেন্সধারীর নাম : ফকির হোসেন
পিতা/স্বামীর নাম : শ্রীঃ শ্রীঃ বাবুল হোসেন

ঠিকানা : গ্রাম : ফকিরহাট পোস্ট : ফকিরহাট
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : কৃষক
তারিখ পর্যন্ত বৈধ : ৩০/০৩/২০১৬

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুইশত টকা)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা : কৃষি চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৪/০৮/১৫

[Signature]
মোঃ মোশাররফ হোসেন (সিনিয়র)
সিনিয়র ম্যানেজিং অফিসার
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



ଆଦେଶ ସାଧକ

ସହଜା ଅନେକ ନାମ ଦେଇ

ନାମ: ଚୋରା ଚାନ୍ଦିନୀ ଚୋରା

ଠିକଣା: ଚୋରା

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ଠିକଣା: ଚୋରା ନିକଟରେ

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ଠିକଣା: ଚୋରା ନିକଟରେ

ଠିକଣା: ଚୋରା ନିକଟରେ

ଅନୁମତି ପତ୍ର

୨/୧୦/୦୫	11/10/05	2020/-
୩/୧୦/୦୫	"	2020/-
୪/୧୦/୦୫	"	2020/-
୫/୧୦/୦୫	"	2020/-
୬/୧୦/୦୫	"	2020/-
୭/୧୦/୦୫	"	2020/-
୮/୧୦/୦୫	"	2020/-
୯/୧୦/୦୫	"	2020/-
୧୦/୧୦/୦୫	"	2020/-
୧୧/୧୦/୦୫	"	2020/-
୧୨/୧୦/୦୫	"	2020/-
୧୩/୧୦/୦୫	"	2020/-



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

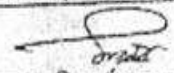
 **নাম: মোঃ বাবলু আকন্দ**
Name: Md Bablu Akand
পিতা: আব্দুল কুদ্দুস
মাতা: সাব্বেরা বেগম
Date of Birth: 18 Oct 1985
ID NO: 2612935404130




এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোনো পাতলা পেন্সে নিকটস্থ পোর্ট অফিসে অথবা মেয়র জন্ম অনুষ্ঠান করা হলো।

ঠিকানা : গ্রাম/রাস্তা: পোবিন্দপুর, মনিয়া, ডাকঘর: মাদুরাইল - ১৩৬২, যাজ্ঞাকড়ী,
ঢাকা

রক্তের গ্রুপ / Blood Group: B+


প্রদানকারী কর্তৃপক্ষের বাফর

প্রদানের তারিখ: ৩০/০৬/২০০৮



Thank You