

Proposed NU Business Name: Sotota Cloth Store & Garments

Business Category: Clothing, Footwear & Apparels



Project Identified and Prepared by: Md. Shahinur Islam, Asst. Officer, Rangpur, Unit.

Verified by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

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Name and address	:	Md. Shafikul Islam				
		Vill: Abdullapur, Union: Durgapur , Post: Mithapukur, Upazila: Mithapukur, District: Rangpur.				
Age	:	29 years				
Marital status	:	Married				
Children	:	01(One) Daughter				
No. of siblings:	:	04 (Four) Brothers and 03 (Three) Sisters.				
Parent's and GB related Info:						
(i) Who is GB member	:	Mother ✓ Father				
(ii) Mother's name	:	Mst. Ambiya Begum				
(iii) Father's name	:	Late. Abdus Sobhan				
(iv) GB member's info	:	Branch: : Mithapukur, Rangpur, Centre # 66/Mo				
		Loan no.: 6875, Member since May 20, 1984				
		First loan: Tk. 500				
		Existing Ioan: Nil, Last Ioan: Tk. 25,000				
Further Information:						
(v) Who pays GB loan installment	:	N/A				
(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	••	S.S.C
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.)		09 (Nine) years experience is running his own business. He started the business with BDT 100,000 (One lac). He has 07 (Seven) Years working experience as an assistant in different cloth Shop.
Other Own/Family Sources of Income	:	His elder brother is a technician and another 02 (Two) brother's income from agriculture.
Other Own/Family Sources of Liabilities	••	Nil.
NU's Contact No.	:	01730927858
NU's National ID No.	:	8515849683465
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- ■Mst. Ambiya Begum is a GB member since May 05, 1984, at first she took GB loan BDT 500 (Five hundred).
- Gradually she took GB loan several times and utilized it for cultivation purposes and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sotota Cloth Store & Garments			
Address/ Location	:	ahathir Market, Mithapukur, Rangpur.			
Total Investment in BDT	:	Tk. 445,000			
Financing	:	Self Tk. 325,000 (from existing business) Required Investment Tk. 120,000 (as equity)			
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)			
Proposed Salary	:	BDT 5,000 (Five Thousand)			
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.)	:				

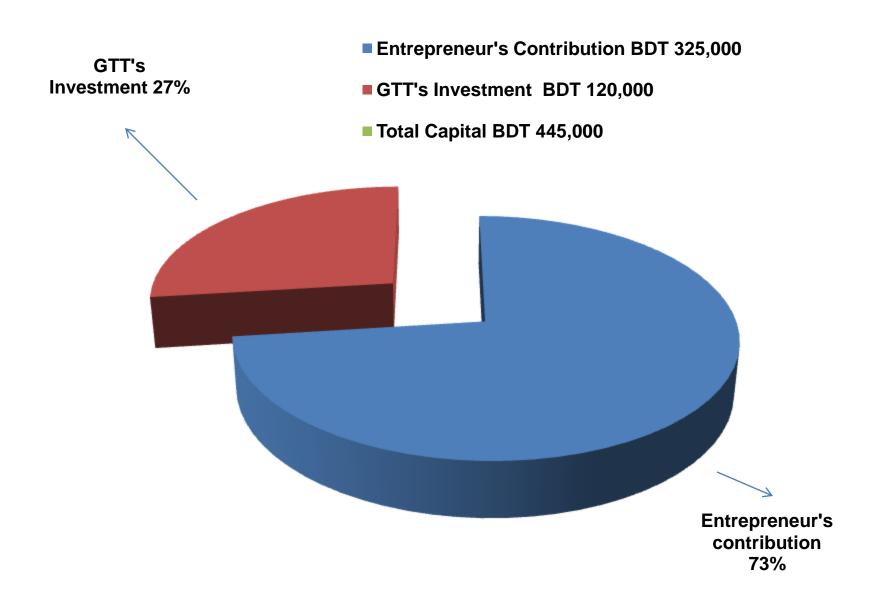
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)						
Particulars	Daily	Monthly	Yearly				
Sales income from Products	2,500	70,000	840,000				
Less: Cost of Sales / Products (B)	2,000	56,000	672,000				
Gross Profit (C) [C=(A-B)]	500	14,000	168,000				
Less: Operating Cost:							
Electricity bill		600	7,200				
Shop Rent		500	6,000				
Mobile bill		500	6,000				
Conveyance bill		1,000	12,000				
Ownership Transfer Fee							
Present Salary (Family & Self)		4,000	48,000				
Present Salary (Assistant-01)		1,000	12,000				
Other Cost (Stationary & Entertainment etc.)		1,200	14,400				
Non Cash Item:							
Depreciation Expenses		375	4,505				
Total Operating Cost (D)		9,175	110,105				
Net Profit (C-D):		4,825					

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particu	Existing Business	Proposed			
Existing	Proposed	(BDT)	(BDT)	(BDT)	
Investment in products (Lungi, Shirt, Pant, trouser, shocks, Jacket, blanket, bad sheet, t-shirt and winter cloth etc.)	Investment in products (Lungi, Shirt, Pant, trouser, shocks, Jacket, blanket, bad sheet, t-shirt and winter cloth etc.)	259,440	120,000	379,440	
Investment in Equipment & Tomachine etc.)	23,830	-	23,830		
Cash in hand		2,430	-	2,430	
Advance for Shop	30,000	-	30,000		
Investment in Decoration (Fu	9,300		9,300		
Total Ca	325,000	120,000	445,000		

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

5	Υe	ear 1 (BD1	Γ)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income from Products	3,500	98,000	1,176,000	3,850	107,800	1,293,600	4,235	118,580	1,422,960
Less: Cost of Sales / Products (B)	2,800	78,400	940,800	3,080	86,240	1,034,880	3,388	94,864	1,138,368
Gross Profit (C) [C=(A-B)]	700	19,600	235,200	770	21,560	258,720	847	23,716	284,592
Less: Operating Cost:									
Electricity bill		700	8,400		750	9,000		800	9,600
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		650	7,800		700	8,400		750	9,000
Conveyance bill		1,500	18,000		1,550	18,600		1,600	19,200
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary-(Family & Self)		5,000	60,000		5,500	66,000		6,000	72,000
Proposed Salary (Assistant-1)		1,500	18,000		1,700	20,400		1,800	21,600
Bank Charge (DD, PO, SC)		50	300		50	600		50	600
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,900	22,800		2,100	25,200
Non Cash Item:									
Depreciation Expenses		375	4,505		375	4,505		375	4,505
Total Operating Cost (D)	_	12,775	148,205	_	13,825	165,905		14,775	177,305
Net Profit (C-D)	_	6,825	86,996	_	7,735	92,816	-	8,941	107,288
Retained Income			86,996			179,811			287,099

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.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	91,796	102,416	116,888
1.3	Depreciation Expenses	4,505	4,505	4,505
1.4	Opening Balance of Cash Surplus		67,500	116,820
	Total Cash Inflow	216,300	174,420	238,212
2.0	Cash Outflow			
2.1	Product Purchase	120,000	-	-
	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	Total Cash Outflow	148,800	57,600	57,600

☐ Present employment: Self: 01 Family: 0 ☐ Can not supply goods as per Others (beyond family): 01 (Permanent), 01 demand. (Production basis); Future employment:0 ☐ Trade License in his own name; ☐ He has on hand training; ☐ Skilled and working experiences (16yrs); $\mathbf{T}_{\mathsf{HREATS}}$ **PPORTUNITIES** ☐ Increase of local competitors; ☐ Location of Shop; ☐ Have some fixed customers (Retail & Wholesale); ☐ Increasing demand; ☐ The Capital of the entrepreneur will be BDT 612,099 after 3 years excluding payback of investor's money.

Presented at 183rd as Yunus Centre and 41st In-house Executive Social Business Design Lab

(GTT) on February 11, 2016 at Grameen Telecom Trust Premises

Thank you

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- क्षा प्राप्त करें की जात का का निकार के पान का निकार है की पहिल्ल क्रांस निर्माण क्रांडिया एक यह प्रियम क्रांडिय को बीटा दीने वाटा होटल प्राप्त नक्सी ३०% हात क्षेत्रमान् चारते पात्र । क्षित्रम ग्रह चीतना वर्ष क्षेत्र कर क्षेत्र (सन बार्स १० किंगु मान्य तर्ने बाप रावे हांच रा ना ना ना का किंगु माना बाद नीहना बीटत and either sufficient Present price Prices after other witters are either
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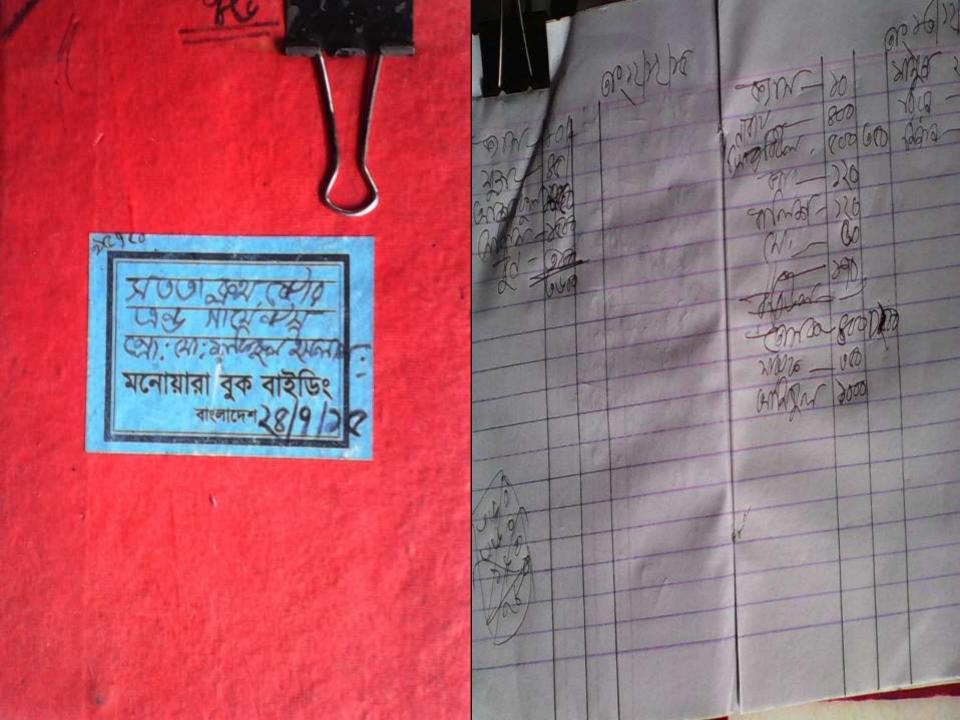
- এই চুক্তিত সমাহ সীখার মধ্যে আমি যদি আপনার ব্যক্ত ব্যবস্থা ত করি ছাবে আপনার বহু আপনার নিতই আছত অৰ্ছাৰ ব্যৱস্থা কৰিয়া আৰি আখাৰ আখাৰত টাৰা কেবত নাইব। তবে ০৫ (পাঁচ) বলাবের হলে আন আলমার নিজ্ঞী আমানভের টাকার জনা পানী কবিতে পারিব দা। ভিবে আমানভের টালার মূদ নানী কবিতে লাইক বং আদি অন্যক্ষেদ ক্ষতিৰ মহিত এই ঘৰেৰ ব্যালায়ে কোন চুক্তি কৰিছে লাখিব দা। কাঁচাল বায়া प्यास्त्रका स्थापन चीनका नृत्य देवता ।
- कारि किराने के अध्यान भार रिक्टुकिं महायान नहिंद अन् यथानिकाप रेपनुष्ठिक दिन पारनाउ व्यासका ভূমির নিয়াম পরিশোধ করিতে বাধ্য বাধিব। মেয়ামকাশীন সামে ছেটবাট ফোরফ, প্রটার রা/চুলকার क्टापि काम निया माणियु करिय। चापुरिशा विश्वक दिन नविर्शास कार्य प्रदेशन प्रतिक तक विश्वक विश र्राहरूक विदेश करा व्यक्ति।
- בין ביותר שייום שוניקס ביותר שנב ביות שלבי מינית שלבי וו למנים לולים שמיים ליים שליים של মুক্তি কৰিলে আহাৰ ভাতাৰকের টাকা বাচনাত বাহবে এবং থাকিত কর্মক বে কোল বিভান বাচিতা নাটাত प्राच्या स्टवित्र ।
- सामा अवस्थान राजनिक पश्चि वह इतिनाम स्थाप स्थित प्रतित । क्षामाल स्थाप सामा (তাঁ বাবে) ভাষাৰত হটতে ভাষাৰ গছ ফৰাৰী আমাৰতে টাকা আমাৰ মানাৰীক মেখাঃ ববিকা কোন বারী-মোঃ সন্ধিয়ন ইপলাত, পতিবশুর, বিঠাপুরুর, বংশুর পাইছে। অথবা নারুনভাবে ঘর মানু। চুকিপত্র लन्दाका वर्षेत्रस्य ।
- আৰি কোনাৰ কাল্যন সৃষ্টা কৰিছে অংখ্য নিব ব্যৱস্থাৰ নিবু সাক্ষরতী সাধীনাত্তৰ মেনালেত এই চন নায়ার মুক্তিকর বিশিয়া নিয়া নিয়ে নাম পাশুত বাহিনার।

कर प्रक्रिक्टर पूर्व वर्ति व्यानस्य विका परिदर करा व्यक्तिन व्याप्त विका सीत्र

ত্রপত্রিক বাকীগণের পাকর।

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Government of the People's Republic of Bangladesh
NATIONAL ID CARD / আতীয় পরিচয় পত্র

নাম: মোঃ শকিকুল ইসলাম Name: Md Shafikul Islam পিতা: মৃত আখুস সোৰহা-মাতা: মোছা: সাইছা বেগম Date of Birth: 01 Jan 1986 ID NO: 8515867787868 विकानी: शाम/द्राखा: जामुहानुब, बाक्यत: विशानुक्व - १८६०, विशानुक्व, रानुव



श्रमानकाती कर्ज्याचन शाचन श्रमातन शानियः ७०/०४/२००४



প্রত্যয়নপত্র

এই মর্মে প্রত্যয়ন করা যাইতেছে যে, মোছাঃ আমিয়া বেগম, স্বামী- মৃত আব্দুস সোবহান, গ্রাম- আব্দুল্লাপুর, ডাকঘর- মিঠাপুকুর, উপজেলা- মিঠাপুকুর, জেলা- রংপুর। তিনি গ্রামীণ ব্যাংক, মিঠাপুকুর শাখার একজন সদস্য ছিলেন। তাহার গ্রামীণ ব্যাংকে যোগাদানের তারিখ-২০/০৫/১৯৮৪ইং। তাহার ঋণী নং- ৬৮৭৫, কেন্দ্র নং- ৬৬/ম, গ্রুপ নং- ০৩ ছিল। যতদিন সদস্য ছিলেন তাহার লেনদেন ভালো ছিল।

আমরা তাহার জীবনের সর্বাঙ্গীন উন্নতি কামনা করছি।

ম্যানেজার

নিত্র ক্রমণ (৩৫২৫২)
নিত্রিয়ার অধিসার (চিন্ন গ্রেছ)
শ্বিধার অধিসার (চিন্ন গ্রেছ)
শ্বিধার ব্যবস্থাপথ্য
শ্বিধার ক্রমণ্ডার শাধা।



Thank You