

*Proposed NU Business Name : **Eti Jamdani House***
*Business Category: **Clothing & Apparels***



*Business Proposal Identified by: **Md. Saddam Hossain Kazi, Asst. Nobin, Araihaazar Unit, Narayanganj.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | <i>Mst. Pervin</i> Vill: Shinglab, Union: Jampur, Post: Baliapara, Upazila: Araihasar, District: Narayanganj. |
| Age | : | 41 years |
| Marital status | : | Married |
| Children | : | 02 (Two) Daughters and 01 (One) Son |
| No. of siblings: | : | 03 (Three) Sisters and 01 (One) Brother |
| 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. Shahanara |
| (iii) Father's name | : | Md. Anu Miah |
| (iv) GB member's info | : | <i>Branch: Duptara, Araihasar, Centre # 13/mo,</i> <i>Loan no.: 5777/1, Member since 1987</i> First loan: Tk. 1,500 Existing loan: Tk. 50,000, Outstanding loan: Tk. 17,304 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Entrepreneur's Brother |
| (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 Two |
| Present Occupation (Besides own business, i.e., perusing further studies, other business etc.) | : | She also has another income from small poultry farm business and cultivation. |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | <p>10 (Ten) years experience in running her own business. She started the business with BDT 12,000 (Twelve thousand).</p> <p>She has taken 01 (One) year on hand training as an assistant in her father-in-law's Jamdani business.</p> <p>From her running business income she has built a house and bearing her family expenditures, purchased furniture, installed drinking water pump and 03 children's education expenses as well as expanding the business.</p> |
| Other Own/Family Sources of Income | : | Her husband's income from Seasonal fruits business. Her younger brother's income from Embroidery business. Her son's income from entrepreneur's business as an assistant. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01881111528 |
| NU's National ID No. | : | 6710434083948 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Shahanara is a GB member since 1987 at first she took GB loan BDT 1,500 (One thousand five hundred).
- Gradually she took GB loan several times and utilized for household purposes and assisting her son (entrepreneur's brother) in existing Embroidery business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|---|
| Business Name | : | <i>Eti Jamdani House</i> |
| Address/ Location | : | Singhlab, Baliapara, Sonargaon, Narayanganj. |
| Total Investment in BDT | : | Tk. 205,000 |
| Financing | : | Self Tk. 125,000 (from existing business) Required Investment Tk. 80,000 (as equity) |
| Present salary/drawings from business | : | BDT 4,000 (Four thousand) |
| Proposed Salary | : | BDT 5,500 (Five thousand five hundred) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an average 70% |
| (ii) Estimated % of proposed gross profit margin | : | On an average 70% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | | |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|--|--------------------------------|----------------|----------------|
| | Weekly | Monthly | Yearly |
| Sales income from Products (Saree & Scarf) (A) | 7,000 | 28,000 | 336,000 |
| Less: Cost of Products (material purchase) (B) | 2,100 | 8,400 | 100,800 |
| Gross Profit (C) [C=(A-B)] | 4,900 | 19,600 | 235,200 |
| Less: Operating Cost: | | | |
| Electricity bill | | 600 | 7,200 |
| Shop Rent (self) | | - | - |
| Mobile bill | | 500 | 6,000 |
| Conveyance bill | | 3,000 | 36,000 |
| Present Salary (Family & Self) | | 4,000 | 48,000 |
| Present Salary (Assistant-01-Son+01-Permanent) | | 5,000 | 60,000 |
| Provision of bad debt | | 2 | 20 |
| Other Cost (Stationary & Entertainment etc.) | | 2,500 | 30,000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 146 | 1,751 |
| Total Operating Cost (D) | | 15,748 | 188,971 |
| Net Profit (C-D): | | 3,852 | 46,229 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|---|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (Saree, thread and Scarf etc.) | Investment in products (Gray cloth and thread etc.) | 71,000 | 80,000 | 151,000 |
| Investment in Machineries, Equipments & Tools (hand loom - 01 piece, Noroth, Dofti, Hana, Maku, spinning wheel-1 etc.) | | 10,740 | - | 10,740 |
| Cash in hand | | 19,860 | - | 19,860 |
| Advance for Labor | | 20,000 | - | 20,000 |
| Debtors (Since April, 2016 to at present) | | 2,000 | - | 2,000 |
| Decoration (fixture and fittings) | | 1,400 | - | 1,400 |
| Total Capital | | 125,000 | 80,000 | 205,000 |

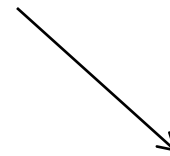
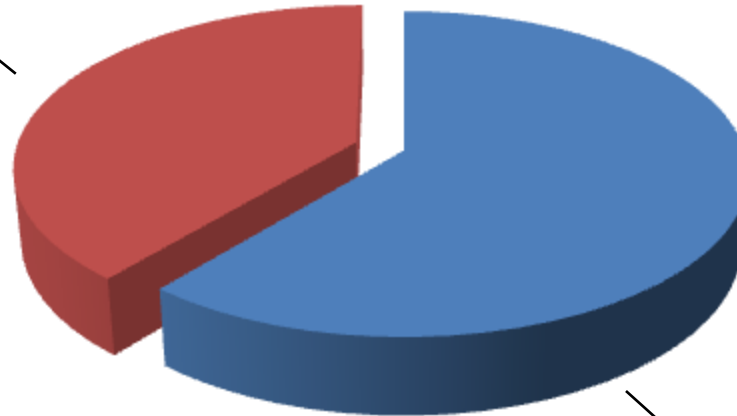
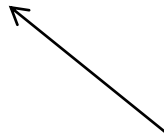
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 125,000

■ GTT's Investment BDT 80,000

■ Total Capital BDT 205,000

**GTT's
Investment 39%**



**Entrepreneur's
Contribution
61%**

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|--|--------------|---------------|----------------|--------------|---------------|----------------|--------------|---------------|----------------|
| | Weekly | Monthly | Yearly | Weekly | Monthly | Yearly | Weekly | Monthly | Yearly |
| Estimated Sales income from Products (Saree & Scarf) (A) | 10,000 | 40,000 | 480,000 | 11,000 | 44,000 | 528,000 | 11,880 | 47,520 | 570,240 |
| Less: Cost of Products (material purchase) (B) | 3,000 | 12,000 | 144,000 | 3,300 | 13,200 | 158,400 | 3,564 | 14,256 | 171,072 |
| Gross Profit (C) [C=(A-B)] | 7,000 | 28,000 | 336,000 | 7,700 | 30,800 | 369,600 | 8,316 | 33,264 | 399,168 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 700 | 8,400 | | 800 | 9,600 | | 900 | 10,800 |
| Shop Rent (self) | | - | - | | - | - | | - | - |
| Mobile bill (SMS & Reporting) | | 800 | 9,600 | | 900 | 10,800 | | 1,000 | 12,000 |
| Conveyance bill | | 5,000 | 60,000 | | 5,100 | 61,200 | | 5,300 | 63,600 |
| Ownership Transfer Fee | | 533 | 3,200 | | 533 | 6,400 | | 533 | 6,400 |
| Proposed Salary-(Family & Self) | | 5,500 | 66,000 | | 6,500 | 78,000 | | 7,000 | 84,000 |
| Proposed Salary (Assistant-01-son+01) | | 6,500 | 78,000 | | 7,000 | 84,000 | | 7,500 | 90,000 |
| Bank Charge (DD, PO, SC) | | 55 | 330 | | 55 | 660 | | 55 | 660 |
| Provision of bad debt | | 2 | 20 | | 2 | 20 | | 2 | 20 |
| Other Cost (stationary & Entertainment etc.) | | 3,000 | 36,000 | | 3,500 | 42,000 | | 3,800 | 45,600 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 146 | 1,751 | | 146 | 1,751 | | 146 | 1,751 |
| Total Operating Cost (D) | - | 22,236 | 263,301 | - | 24,536 | 294,431 | - | 26,236 | 314,831 |
| Net Profit (C-D) | - | 5,764 | 72,699 | - | 6,264 | 75,169 | - | 7,028 | 84,337 |
| Retained Income | | | 72,699 | | | 147,868 | | | 232,205 |

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 | 80,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 75,899 | 81,569 | 90,737 |
| 1.3 | Depreciation Expenses | 1,751 | 1,751 | 1,751 |
| 1.4 | Opening Balance of Cash Surplus | - | 58,450 | 103,370 |
| | Total Cash Inflow | 157,650 | 141,770 | 195,858 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 80,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 19,200 | 38,400 | 38,400 |
| | Total Cash Outflow | 99,200 | 38,400 | 38,400 |
| 3.0 | Total Cash Surplus | 58,450 | 103,370 | 157,458 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Son)
Others (beyond family): 01 (Male-Permanent); 30
(Female-Production basis-it depends on work
order);
Future employment:0
- Trade License in her own name;
- Ownership of business in her own name;
- She has on hand training;
- Product Quality;
- Skilled and working experiences (10years);

WEAKNESS

- Can not supply goods as per
demand.

OPPORTUNITIES

- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT
357,205 after 3 years excluding payback of
investor's money.

THREATS

- Increase of local competitors;

Presented at 222nd as Yunus Centre and 57th In-house
Executive Social Business Design Lab
(GTT) on May 30, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



















































ক্রমিক নং- 431

লাইসেন্স ফি আদায়

অর্থ বৎসর ২০১৫-২০১৬

ইউ, পি, ফরম নং-১৩
প্রিশিষ্ট-১৩



জামপুর ইউনিয়ন পরিষদ

ডাকঘর : মহজমপুর, উপজেলা : সোনারগাঁ, জেলা : নারায়ণগঞ্জ
মোবাইল : ০১৭১৮-২৫৬৩৮৫, ০১৭১২-২৫৯৩৩৬



লাইসেন্স নং :

৪০৬

ট্রেড লাইসেন্স

তারিখ :

২৪/৪/১৬

প্রতিষ্ঠানের নাম :

ইতি জামপুর হাট

মালিকের নাম :

মোমাঃ মোঃ হুসেইন

পিতা / স্বামীর নাম :

মোঃ হুসেইন

ঠিকানা :

কিঃ নং ১০

ডাকঘর :

মহজমপুর

উপজেলা :

সোনারগাঁ

জেলা :

নারায়ণগঞ্জ

প্রতিষ্ঠানের অবস্থান :

কিঃ নং ১০

ব্যবসা বা পেশার ধরণ :

জামপুর হাট কালেক্টর অফিস

উল্লেখিত প্রতিষ্ঠানের অনুকূলে

২০০৫

টাকা

লাইসেন্স ফি গ্রহণ করিয়া ২০১৫ - ২০১৬ সালের জন্য অত্র ইউনিয়নের সীমার মধ্যে আবশ্যিকীয় ব্যবসা চালাইয়া যাইবার অনুমতি দেওয়া হইল।

৩০-০৬-২০১৬ তারিখের পর্যন্ত অত্র লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বৎসর নবায়ন করিতে হইবে।



মোঃ মোহাম্মদ হানিক
চেয়ারম্যান

জামপুর ইউনিয়ন পরিষদ
সোনারগাঁ, নারায়ণগঞ্জ
জামপুর ইউনিয়ন পরিষদ।

সেক্রেটারীর স্বাক্ষর

২৪/৪/১৬



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



নাম: মোসাঃ পারভীন

Name: Mst Pervin

স্বামী: মোঃ দায়েন

মাতা: মোসাঃ শাহানারা

Date of Birth: 12 Apr 1975

ID NO: 6710434083948



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



নাম: মোসাঃ শাহানারা বেগম

Name: Mst Shahanara Begum

স্বামী: মোঃ আনু মিয়া

মাতা: মোসাঃ তাহের জান

Date of Birth: 12 Jan 1963

ID NO: 6710231527687

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

ঠিকানা: গ্রাম/রাস্তা: সিংলাব, ডাকঘর: বালিয়া পাড়া - ১৪৬০, সোনারগাঁ,
নারায়নগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০৬/২০০৮



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

ঠিকানা: গ্রাম/রাস্তা: গিরদা, দুগ্গারা, ডাকঘর: দুগ্গারা - ১৪৬০, আড়াইহাজার,
নারায়নগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৭/০৬/২০০৮





গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম কামরুজ্জামান

ঋণী নং ৫৭৭/১

গ্রুপ নং ৭

কেন্দ্র নং ১৩২

কেন্দ্রের নাম গিয়াস আলী

বই ইস্যুর তারিখ ১৩/১১/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You