

*Proposed NU Business Name : **Towfiq Tat (Hand Loom)Factory***
*Business Category: **Clothing & Apparels***



*Business Proposal Identified by: **A Wodud Molla, Asst. Officer, Monirampur Unit, Jessore.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: <i>Md. Nazrul Islam</i> Vill: Gouripur, Union: Karikorpara, Post: Nengurahat, Upazila: Monirampur, District: Jessore.
Age	: 32 years
Marital status	: Married
Children	: 01 (One) Son
No. of siblings:	: 01 (One) Brother and 01 (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	: Rokeya Begum
(iii) Father's name	: Md. Abdul Mojid Morol
(iv) GB member's info	: <i>Branch: Gouripur, Monirampur, Centre # 31/mo,</i> <i>Loan no.: 8680, Member since August 03, 2010</i> First loan: Tk. 10,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 8,250
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 Ten
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.)	:	07 (Seven) years experience is running his own business. He started the business with BDT 25,000 (Twenty Five thousand). : He has taken 10 (Ten) years on hand training as an assistant in his Father's Hand Loom business.
Other Own/Family Sources of Income	:	His father's income from entrepreneur's business as an assistant and agriculture. His family's others income from livestock business. He has purchased 05 (Five) Katha land and purchased 15 (fifteen) hand loom machine from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01950124355
NU's National ID No.	:	4116111469797
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Rokeya Begum is a GB member August 03, 2010 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized for repairing house and assisting her husband in business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Towfiq Tat (Hand Loom)Factory</i>
Address/ Location	:	Gouripur Bazar, Monirampur, Jessore.
Total Investment in BDT	:	Tk. 310,000
Financing	:	Self Tk. 230,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 9,500 (Nine thousand five hundred)
Proposed Salary	:	BDT 10,500 (Ten thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

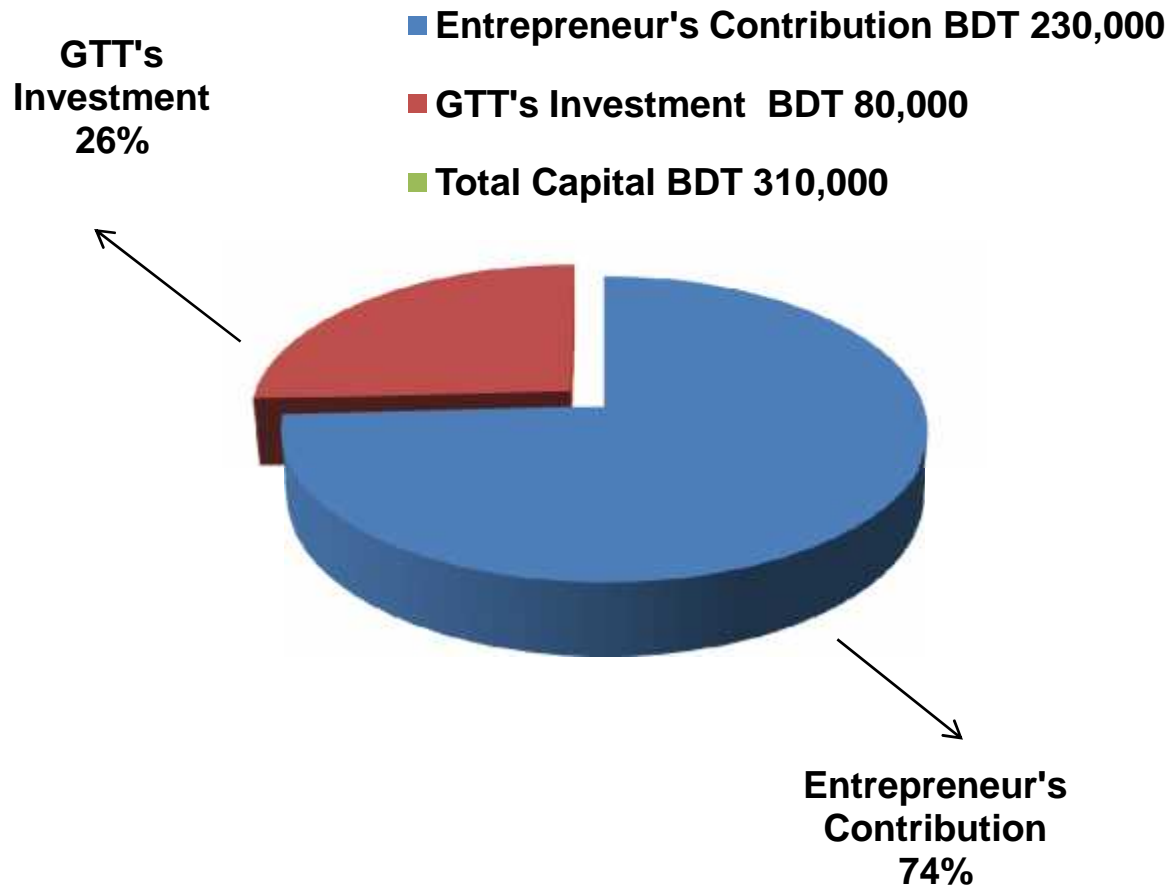
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Weekly	Monthly	Yearly
Sales income from Products (A)	35,000	140,000	1,680,000
Less: Cost of Products (material purchase) (B)	29,750	119,000	1,428,000
Gross Profit (C) [C=(A-B)]	5,250	21,000	252,000
Less: Operating Cost:			
Electricity bill		500	6,000
Shop Rent (self)		-	-
Mobile bill		1,200	14,400
Conveyance bill		4,000	48,000
Present Salary (Family & Self)		9,500	114,000
Present Salary (Assistant-01-Father)		3,000	36,000
Provision of bad debt		40	479
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		410	4,920
Total Operating Cost (D)		19,650	235,799
Net Profit (C-D):		1,350	16,201

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different color of thread, towel etc.)	Investment in products (Thread and different color etc.)	146,353	80,000	226,353
Investment in Machineries, Equipments & Tools (hand loom - 20 piece, Noroth, Dofti, Hana, Maku, spinning wheel-1 etc.)		30,000	-	30,000
Cash in hand		1,547	-	1,547
Debtors (Since May, 2015 to at present)		47,900	-	47,900
Decoration (fixture and fittings)		4,200	-	4,200
Total Capital		230,000	80,000	310,000

SOURCE OF FINANCE



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 (A)	45,000	180,000	2,160,000	50,400	201,600	2,419,200	54,432	217,728	2,612,736
Less: Cost of Products (material purchase) (B)	38,250	153,000	1,836,000	42,840	171,360	2,056,320	46,267	185,069	2,220,826
Gross Profit (C) [C=(A-B)]	6,750	27,000	324,000	7,560	30,240	362,880	8,165	32,659	391,910
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	9,600
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		1,500	18,000		1,600	19,200		1,700	20,400
Conveyance		6,000	72,000		6,100	73,200		6,300	75,600
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary-(Family & Self)		10,500	126,000		11,500	138,000		12,000	144,000
Proposed Salary (Assistant-01-Father)		3,000	36,000		3,500	42,000		3,500	42,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		40	479		40	479		40	479
Other Cost (stationary & Entertainment etc.)		1,500	18,000		2,000	24,000		2,300	27,600
Non Cash Item:									
Depreciation Expenses		410	4,920		410	4,920		410	4,920
Total Operating Cost (D)	-	24,138	286,129	-	26,438	317,259	-	27,638	331,659
Net Profit (C-D)	-	2,862	37,871	-	3,802	45,621	-	5,021	60,251
Retained Income			37,871			83,492			143,743

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.)

<i>SI #</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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	41,071	52,021	66,651
1.3	Depreciation Expenses	4,920	4,920	4,920
1.4	Opening Balance of Cash Surplus	-	26,791	45,332
	Total Cash Inflow	125,991	83,732	116,903
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	26,791	45,332	78,503

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Father) Others (beyond family): 20 (Male-15, Female-05) Production basis-it depends on work order); Future employment:0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled and working experiences (17years);	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Have some fixed customers (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 373,743 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 254th as Yunus Centre and 70th In-house
Executive Social Business Design Lab
(GTT) on May 19, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures











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লাইসেন্স ফি আদায়ের রেজিস্টার
অর্থ বছর ২০১৫-২০১৬

ইউপি ফর্ম : ১৩

১১ নং চালুয়াহাটী ইউনিয়ন পরিষদ

উপজেলা : মণিরামপুর, জেলা : যশোর।

বই নং- ০৬/১৬

ট্রেড লাইসেন্স

তারিখ ১০/০৬/১৬

লাইসেন্স নং-

২১৫/২০১৫-২০১৬

প্রতিষ্ঠানের নাম

ঃ ইউনিয়ন ফি ক চার্জ মার্কেট

লাইসেন্সধারীর নাম

ঃ মোঃ মজিবুল হক

পিতা/স্বামীর নাম

ঃ মোঃ মাহমুদ হোসেন

ঠিকানা : গ্রাম

ঃ শ্রীমতিয়া ডাক : লালপুর

উপজেলা : মণিরামপুর জেলা : যশোর

পেশার ধরণ

ঃ চাউর বাকস ইত্য

তার স্থান

ঃ শ্রীমতিয়া মণিরামপুর যশোর



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



নাজরুল ইসলাম

নাম: মোঃ নাজরুল ইসলাম
Name: Md. Nazrul Islam

পিতা: মোঃ আব্দুল মজিদ মোড়ল

মাতা: রোকেয়া বেগম

Date of Birth: 27 Oct 1984

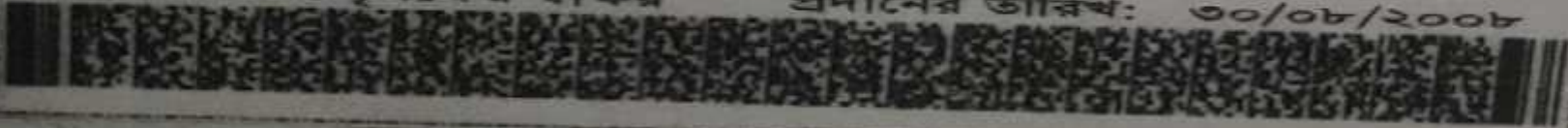
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনো ব্যক্তি বা গোষ্ঠীকে এ কার্ডটি পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: নৌরীপুর, কারিকরপাড়া, ডাকঘর: নেংগড়াহাট - ৭৪৪০,
মনিরামপুর, যশোর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩০/০৮/২০০৮





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



নাম: মোছাঃ রোকেয়া বেগম
Name: Mst. Rokeya Begum

স্বামী: আঃ মজিদ

মাতা: ফাতিমা

Date of Birth: 30 May 1968

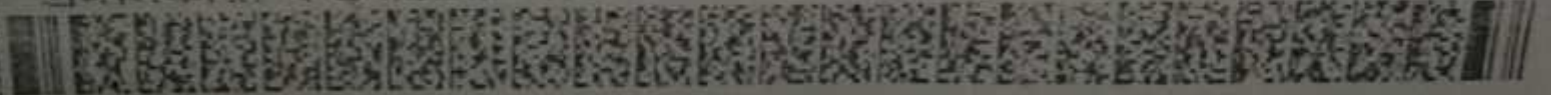
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ঠিকানা: গ্রাম/রাজা: গৌরীপুর, কারিকার পাড়া, ডাকঘর: নেতৃত্বাধীনে - ৭৪৪০,
মনিরামপুর, যশোর

প্রদানকারী কর্মকর্তার স্বাক্ষর

প্রদানের তারিখ: ৩০/০৮/২০০৮





Thank You