

Proposed NU Business Name : Maa Garments
Business Category: Clothing



Business Proposal Identified by: Md. Abdur Rahim, Asst. Officer, Rohonpur Unit, Chapainawabganj

Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Durul</i> Vill: Fakirpara, Union: Gomostapur, Post: Gomostapur, Upazila: Gomostapur, District: Chapainawabganj.
Age	:	29 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers and 04 (Four) Sisters
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. Rojina Begum
(iii) Father's name	:	Late. Md. Ayesha Uddin
(iv) GB member's info	:	<i>Branch: Gomostapur, Centre # 14/mo,</i> <i>Loan no.: 1584/6, Membership since July 05, 1999</i> First loan: Tk. 3,000 Existing loan: Tk. 3,000, Outstanding Loan: Tk. 3,000
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 Five
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.)	:	02 (Two) year experience in running his own business. He started the business with BDT 150,000 (One lac fifty thousand). : He has 06 (Six) years working experience as an assistant in a shop.
Other Own/Family Sources of Income	:	His 01 (One) brother's income from servicing (mason).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01774313525
NU's National ID No.	:	7013752830629
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rojina Begum is a GB member since July 05, 1999 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for cultivation and repairing house.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Garments</i>
Address/ Location	:	Bheri Bazar, Gomostapur, Chapainawabganj.
Total Investment in BDT	:	Tk. 706,000
Financing	:	Self Tk. 626,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	4,000	112,000	1,344,000
Less: Cost of Sales / Products (B)	3,200	89,600	1,075,200
Gross Profit (C) [C=(A-B)]	800	22,400	268,800
Less: Operating Cost:			
Electricity bill		300	3,600
Generator bill		90	1,080
Shop rent		1,800	21,600
Mobile bill		200	2,400
Night Guard bill		60	720
Conveyance bill		800	9,600
Present Salary (Family & self)		6,000	72,000
Other Cost (Stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		97	1,164
Total Operating Cost (D)		9,947	119,364
Net Profit (C-D):		12,453	149,436

PRESENT & PROPOSED INVESTMENT BREAKDOWN

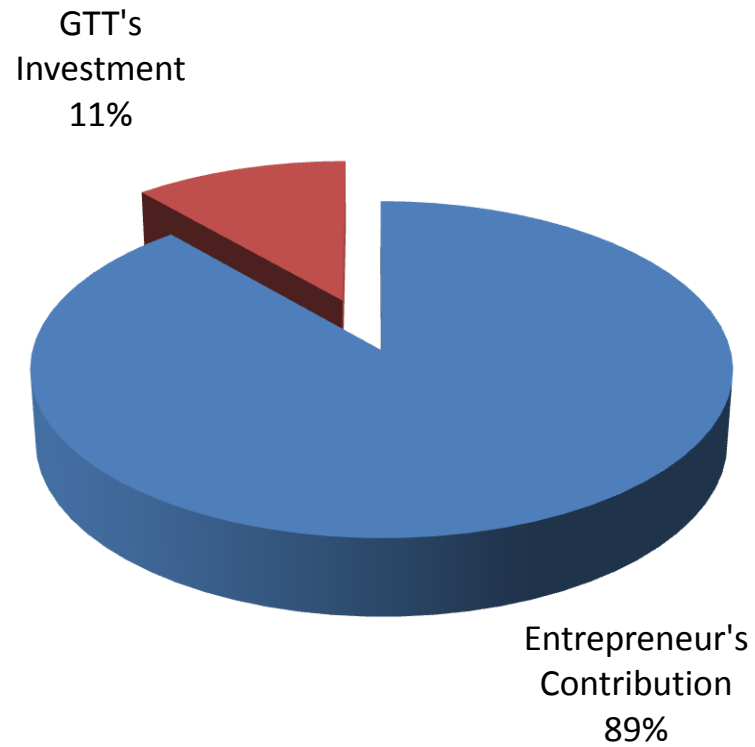
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (shirt, pant, genji, lungi, sharee, gauze cloth, trouser, jeans pant, kids wear and winter cloth etc.)	Investment in products (shirt, pant, genji, lungi, sharee, gauze cloth, trouser, jeans pant and kids wear etc.)	595,000	80,000	675,000
Investment in Machineries and Equipments (bulb and fan etc.)		3,700		3,700
Cash in Hand		13,240		13,240
Advance for Shop		10,000		10,000
Decoration (fixture and fittings)		4,060		4,060
Total Capital		626,000	80,000	706,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 626,000

■ GTT's Investment BDT 80,000

■ Total Capital BDT 706,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products (A)	5,000	140,000	1,680,000	5,600	156,800	1,881,600	6,048	169,344	508,032
Less: Cost of Sales / Products (B)	4,000	112,000	1,344,000	4,480	125,440	1,505,280	4,838	135,475	406,426
Gross Profit (C) [C=(A-B)]	1,000	28,000	336,000	1,120	31,360	376,320	1,210	33,869	101,606
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	2,100
Generator bill		120	1,440		150	1,800		180	540
Shop rent		1,800	21,600		1,800	21,600		1,800	5,400
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	1,500
Night Guard bill		110	1,320		160	1,920		210	630
Conveyance		1,300	15,600		1,800	21,600		2,300	6,900
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		667	6,000		667	8,000		667	2,000
Proposed Salary-(Family & Self)		6,000	72,000		8,000	96,000		9,000	27,000
Other Cost (stationary & Entertainment etc.)		900	10,800		1,200	14,400		1,500	4,500
Non Cash Item:									
Depreciation Expenses		97	1,164		97	1,164		24	291
Total Operating Cost (D)	-	12,049	142,584	-	15,029	180,344	-	16,936	51,026
Net Profit (C-D)	-	15,951	193,416	-	16,331	195,976	-	16,933	50,580
Retained Income			193,416			389,392			439,972

Notes: 1. **Agreed Grace period: Three months**

2. **Investment Payback schedule:** Monthly 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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	199,416	203,976	52,580
1.3	Depreciation Expenses	1,164	1,164	291
1.4	Opening Balance of Cash Surplus	13,240	177,820	334,960
	Total Cash Inflow	293,820	382,960	387,831
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	48,000	12,000
	Total Cash Outflow	116,000	48,000	12,000
3.0	Total Cash Surplus	177,820	334,960	375,831

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Skilled & working experience : 08 years.

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 1065,972 after 2 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 291st as Yunus Centre and 81st In-house Executive
Social Business Design Lab
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





WHBO BUDA

WHBO BUDA

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DINEM SION
OF FASHION STORE

WHBO BUDA

WHBO BUDA









ফরম-১৩

লাইসেন্স

১নং গোমস্তাপুর ইউনিয়ন পরিষদ

ডাকঘর : নয়াদিয়াড়ী, থানা/উপজেলা : গোমস্তাপুর, জেলা : চাঁপাইনবাবগঞ্জ

অর্থ বছর

২০১৫-২০১৬

তারিখ :

১৪/১১/২০১৫



1356

লাইসেন্স নম্বর :-

ব্যবসা প্রতিষ্ঠানের নাম.....

শ্রী গোমস্তাপুর

থোঃ/লাইসেন্সধারীর নাম.....

শ্রীঃ হুদা

পিতা/স্বামীর নাম.....

শ্রীঃ মোঃ আব্দুল হক

ব্যবসা প্রতিষ্ঠানের ঠিকানাঃ গ্রাম/মহল্লা.....

শ্রীঃ বাগাচ

ডাকঘর.....

গোমস্তাপুর

উপজেলা/থানাঃ গোমস্তাপুর, জেলা- চাঁপাইনবাবগঞ্জ।

স্থায়ী ঠিকানাঃ গ্রাম/মহল্লা.....

শ্রীঃ বাগাচ

ডাকঘর.....

গোমস্তাপুর

উপজেলা/থানা.....

গোমস্তাপুর

জেলা.....

চাঁপাইনবাবগঞ্জ

ব্যবসার ধরণ.....

সুপার মার্কেট

তারিখ পর্যন্ত বৈধ/ফি প্রদানের পরিমাণ.....

২০১৫/২০১৬

২০০০

টাকা (কথায়.....)

দুই হাজার

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা.....

সুপার মার্কেট

শ্রীঃ হুদা

চালিয়ে যাওয়ার জন্য লাইসেন্স প্রদান করা হলো।

সীল



মোঃ হুদা
চেয়ারম্যান
গোমস্তাপুর, চাঁপাইনবাবগঞ্জ



৬৮



গ্রামীণ ব্যাংক

মহজ্ঞানের দাশবই

৩৫/১১

নাম	শিখিমা বসু
কেন্দ্রের নাম	শিখিমা ডায়াল স্ট্রীট
শাখা	গোমস্তাপুর শাখা





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


নাম: মোঃ দুরুল
Name: Md. Durul
পিতা: মোঃ আয়েস উদ্দীন
মাতা: মোসাঃ রেজিনা বেগম
Date of Birth: 10 Oct 1987
ID NO: 7013752830629

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

ঠিকানা: গ্রাম/মাতা: ফকির পাড়া, ডাকঘর: গোমতাপুর - ৬৩২১, গোমতাপুর,
চাঁপাইনবাবগঞ্জ


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০১/০৮/২০০৮



Thank You