

**Proposed NU Business Name : M/S Digendronath & sons cloth store**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

|                                  |   |   |
|----------------------------------|---|---|
| Name and address                 | : | <b>Shilu Chandra</b><br>Vill: Ghoneshampur, dangipara, Union: 02 no. Nekmorod,<br>Post: Nekmorod Upazila: Ranisankoil,<br>District:Thakurgaon.  |
| Age                              | : | 29 years  |
| Marital status                   | : | Married   |
| Children                         | : | 01 (one) Son  |
| No. of siblings:                 | : | 02 (two) Sisters and 05 (five) Brothers.  |
| Parent's and GB related Info:    |   |   |
| (i) Who is GB member             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>  |
| (ii) Mother's name               | : | Sree Sumitra Bawoa  |
| (iii) Father's name              | : | Late. Sree Digendronath   |
| (iv) GB member's info            | : | <i>Branch: Nekmorod ranisankoil, Centre # 23/Mo,</i><br><i>Loan no.:5907, Member since July 02, 2009</i><br>First loan: Tk. 2,000<br>Existing loan: Tk. 10,000, Outstanding loan: Tk. 8,020 |
| Further Information:             |   |   |
| (v) Who pays GB loan installment | : | Entrepreneur's Mother.  |
| (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., persuing 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.) | : | 20 (Twenty) Years experiences in this business. He started the business with BDT 25,000 (Twenty five thousand).<br>:<br>He has on hand training. |
| Other Own/Family Sources of Income  | : | Brothers income from agriculture.  |
| Other Own/Family Sources of Liabilities   | : | Nil  |
| NU's Contract No.   | : | 01788027901  |
| NU's National ID No.  | : | 9418679672627  |
| NU Project Source/Reference   | : | Grameen Telecom Trust  |

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Sree Sumitra Bawoa is a GB member since 2009 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for purchasing cows, goats, cultivation, household purpose and assisting her son in agriculture.
- GB loan helped her in extension of own house, 3 cows, 8 goats, finally improved her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>M/S Digendronath &amp; sons cloth store</i></b>                                      |
| Address/ Location   | : | Muripotti, Nekmorod bazar, Ranisankoil, Thakurgaon.  |
| Total Investment in BDT                                   | : | Tk. 6,97,000   |
| Financing   | : | Self Tk. 4,47,000 (from existing business)<br>Required Investment Tk. 2,50,000 (as equity) |
| Present salary/drawings from business (estimates)         | : | BDT 3,000 (Three thousand)   |
| Proposed Salary   | : | BDT 4,500 (Four thousand five hundred)   |
| Proposed Business Implementation Plan                     | : |  |
| (i) % of present gross profit margin                      | : | On an average 14%  |
| (ii) Estimated % of proposed gross profit margin          | : | On an average 14%  |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : |  |

# ***INFO ON EXISTING BUSINESS OPERATIONS***

| Particulars                             | EB (BDT)   |               |                |
|---|------------|---------------|----------------|
|   | Daily      | Monthly       | Yearly         |
| Sales of Products (A)                   | 7,000      | 182,000       | 2,184,000      |
| Less: Cost of products (B)              | 6,020      | 156,520       | 1,878,240      |
| <b>Gross Profit (C) [C=(A-B)]</b>       | <b>980</b> | <b>25,480</b> | <b>305,760</b> |
| <b>Less: Operating Cost:</b>            |            |               |                |
| Generator Bill                          |            | 300           | 3,600          |
| Electricity bill                        |            | 300           | 3,600          |
| Night Guard bill                        |            | 90            | 1,080          |
| Shop rent                               |            | 1,000         | 12,000         |
| Mobile bill                             |            | 600           | 7,200          |
| Conveyance bill                         |            | 600           | 7,200          |
| Present Salary (self)                   |            | 3,000         | 36,000         |
| Present salary-Employee (2)             |            | 8,000         | 96,000         |
| Other Cost (Stationary & entertainment) |            | 1,200         | 14,400         |
| <b>Non Cash item</b>                    |            |               |                |
| Depreciation Expenses                   |            | 92            | 1,100          |
| <b>Total Operating Cost (D)</b>         |            | <b>15,182</b> | <b>182,180</b> |
| <b>Net Profit (C-D):</b>                |            | <b>10,298</b> | <b>123,580</b> |

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

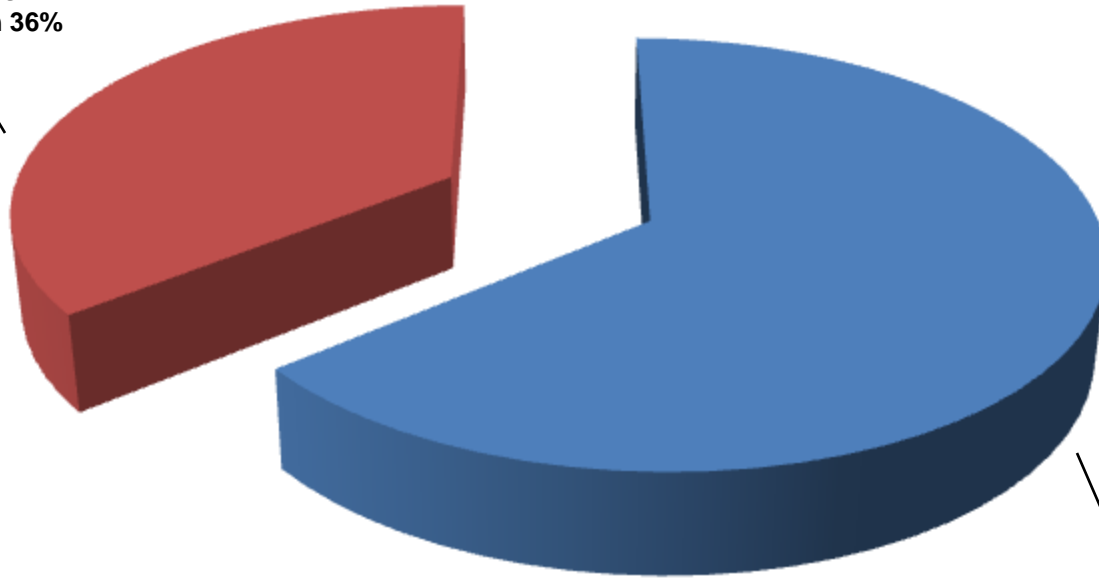
| <b>Particulars</b>   | <b>Existing Business (BDT)</b> | <b>Proposed (BDT)</b> | <b>Total (BDT)</b> |
|--|--------------------------------|-----------------------|--------------------|
| Investment in products (Shirt piece, pant piece, gauge cloth, garments Cloth, panjabi, jeans pant, sharee, lungi, three piece, bed sheet etc.) | 350,000                        | 250,000               | 600,000            |
| Decoration   | 11,000                         | -                     | 11,000             |
| Advance for Shop   | 100,000                        | -                     | 100,000            |
| Cash in Hand   | 8,500                          | -                     | 8,500              |
| Debtors  | 49,000                         | -                     | 49,000             |
| Creditors  | (71,500)                       | -                     | (71,500)           |
| <b>Total Capital</b>   | <b>447,000</b>                 | <b>250,000</b>        | <b>697,000</b>     |



# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 447,000
- Investor's Investment BDT 250,000
- Total Investment BDT 6,97,000

Investor's contribution 36%



Entrepreneur's contribution 64%





# ***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         |
| Est. sales of products (A)              | 9,000        | 233,997       | 2,807,969      | 10,350       | 269,097       | 3,229,164      | 10,867       | 282,552       | 3,390,622      |
| Est. cost of products (B)               | 7,740        | 201,238       | 2,414,853      | 8,901        | 231,423       | 2,777,081      | 9,346        | 242,995       | 2,915,935      |
| <b>Gross Profit (C) [C=(A-B)]</b>       | <b>1,260</b> | <b>32,760</b> | <b>393,116</b> | <b>1,449</b> | <b>37,674</b> | <b>452,083</b> | <b>1,521</b> | <b>39,557</b> | <b>474,687</b> |
| <b>Less: Operating Cost:</b>            |              |               |                |              |               |                |              |               |                |
| Generator Bill                          |              | 350           | 4,200          |              | 400           | 4,800          |              | 450           | 5,400          |
| Electricity bill                        |              | 400           | 4,800          |              | 450           | 5,400          |              | 500           | 6,000          |
| Night Gaurd bill                        |              | 140           | 1,680          |              | 190           | 2,280          |              | 210           | 2,520          |
| Shop rent                               |              | 1,000         | 12,000         |              | 1,000         | 12,000         |              | 1,200         | 14,400         |
| Mobile bill (SMS & Reporting)           |              | 800           | 9,600          |              | 850           | 10,200         |              | 900           | 10,800         |
| Conveyance bill                         |              | 700           | 8,400          |              | 750           | 9,000          |              | 800           | 9,600          |
| Ownership Transfer Fee                  |              | 833           | 10,000         |              | 1,667         | 20,000         |              | 1,667         | 20,000         |
| Proposed Salary (self)                  |              | 4,500         | 54,000         |              | 6,500         | 78,000         |              | 7,000         | 84,000         |
| Proposed salary-Employee (2)            |              | 9,000         | 108,000        |              | 10,000        | 120,000        |              | 10,500        | 126,000        |
| Other Cost (Stationary & entertainment) |              | 1,400         | 16,800         |              | 1,500         | 18,000         |              | 1,600         | 19,200         |
| <b>Non Cash item</b>                    |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses                   |              | 92            | 1,100          |              | 92            | 1,100          |              | 92            | 1,100          |
| <b>Total Operating Cost (D)</b>         | -            | <b>19,215</b> | <b>230,580</b> | -            | <b>23,398</b> | <b>280,780</b> | -            | <b>24,918</b> | <b>299,020</b> |
| <b>Net Profit (C-D):</b>                | -            | <b>13,545</b> | <b>162,536</b> | -            | <b>14,275</b> | <b>171,303</b> | -            | <b>14,639</b> | <b>175,667</b> |
| <b>Retained income:</b>                 |              |               | <b>162,536</b> |              |               | <b>333,839</b> |              |               | <b>509,506</b> |

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

2. **Investment Payback schedule:** Monthly 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.)**

| <b>SI #</b>              | <b>Particulars</b>                                  | <b>Year 1 (BDT)</b> | <b>Year 2 (BDT)</b> | <b>Year 3 (BDT)</b> |
|--------------------------|---|---------------------|---------------------|---------------------|
| <b>1.0</b>               | <b>Cash Inflow</b>                                  |                     |                     |                     |
| 1.1                      | Investment Infusion by Investor's                   | 250,000             | -                   | -                   |
| 1.2                      | Net Profit  | 172,536             | 191,303             | 195,667             |
| 1.3                      | Depreciation Expenses                               | 1,100               | 1,100               | 1,100               |
| 1.4                      | Opening Balance of Cash Surplus                     | -                   | 113,636             | 186,039             |
| <b>Total Cash Inflow</b> |   | <b>423,636</b>      | <b>306,039</b>      | <b>382,806</b>      |
| <b>2.0</b>               | <b>Cash Outflow</b>                                 |                     |                     |                     |
| 2.1                      | Purchase Product                                    | 250,000             | -                   | -                   |
| 2.2                      | Investment Payback including ownership transfer fee | 60,000              | 120,000             | 120,000             |
|                          | <b>Total Cash Outflow</b>                           | <b>310,000</b>      | <b>120,000</b>      | <b>120,000</b>      |
| <b>3.0</b>               | <b>Total Cash Surplus</b>                           | <b>113,636</b>      | <b>186,039</b>      | <b>262,806</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01  
Others (beyond family): 02  
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- Working experience (20yrs)

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Located in bazar place;
- Fixed customer;
- The Capital of the entrepreneur will be BDT 956,506 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Political unrest.

Presented at 4<sup>th</sup> In-house Executive Social Business Design Lab  
on March 31, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures









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একশত টাকা

১৯৯৮০৪৮

শ্রীমতী শ্রীমতী  
স্বপ্না হোসেন

খর ভাড়ার চুক্তিপত্র

এর মূল্য (যে মালিক)  
১৯৯৮ সালে নির্দিষ্ট করা, নিম্নে বর্ণিত নিশ্চিত মূল্য, যদি অন্যভাবে পেশ করা হয়, তবে এ ব্যবসায়িক  
চুক্তির ওপর প্রযোজ্য হবে। এখানে এ-এককম, উপজেলা ও বাসাইলসহ জেলা ও ঠিকানা

দ্বিতীয় মূল্য (যে ভাড়াটিয়া)  
১৯৯৮ সালে নির্দিষ্ট করা, নিম্নে বর্ণিত নিশ্চিত মূল্য, যদি অন্যভাবে পেশ করা হয়, তবে এ ব্যবসায়িক  
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এই চুক্তিপত্রের মূল্য নির্ধারণ করা হয়েছে। এটি নির্দিষ্ট সময়ের মধ্যে প্রযোজ্য হবে।  
এই চুক্তিপত্রের মূল্য নির্ধারণ করা হয়েছে। এটি নির্দিষ্ট সময়ের মধ্যে প্রযোজ্য হবে।  
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২নং নেকমরদ ইউনিয়ন পরি  
শাসন নেকমরদ, উপজেলা বাসাইলসহ জেলা ঠিকানা

ট্রেড লাইসেন্স

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



নাম: শিলু চন্দ্র  
Name: Shilu Chandra  
পিতা: বীর সিংহ চন্দ্র  
Date of Birth: 06 Apr 1985  
ID NO: 9418679672627

সি.নং: ০৬ তারিখ: ২৫-০

লাইসেন্স নং: ২০১৮

লাইসেন্স ধরীর নাম: শিল্প কেন্দ্র

স্বত্ব: নির্দিষ্ট নাম

স্বত্ব: শ্রীমতী শ্রীমতী স্বপ্না হোসেন

স্বত্ব: শ্রীমতী শ্রীমতী স্বপ্না হোসেন

লাইসেন্সের মেয়াদ: ২০১৮-২০১৯

লাইসেন্সের মূল্য: ২০০০/-

লাইসেন্সের ধরীর নাম: শিল্প কেন্দ্র

লাইসেন্সের মেয়াদ: ২০১৮-২০১৯

লাইসেন্সের মূল্য: ২০০০/-

তারিখ: ২৫/০৪/১৮

শ্রীমতী শ্রীমতী স্বপ্না হোসেন

লাইসেন্স  
ধরীর নাম  
মালিক







**Thank You**