

Proposed NU Business Name : **Choa Boutiques**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

|                                  |   |  |
|----------------------------------|---|--|
| Name and address                 | : | <b>Mafia Parvin</b><br>Vill: Shenpara (H#:17, R# 1/1), Union: 20 no. Rangpur,<br>Post: Rangpur, Upazila: Sadar, District: Rangpur.               |
| Age                              | : | 36 years   |
| Marital status                   | : | Married  |
| Children                         | : | 02 (two) Sons.   |
| 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. Rashida Khatun  |
| (iii) Father's name              | : | Md. Amzad Ali Sarkar   |
| (iv) GB member's info            | : | <i>Branch: Pabna Sadar, Centre # 17/kho,</i><br><i>Loan no.:3919, Member since April 02, 1990</i><br>First loan: Tk. 3,000<br>Existing loan: Nil |
| 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   | : | H.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.) | : | 15 (Fifteen) Years experiences in this business. She started the business with BDT 10,000 (Ten thousand).<br><br>: She has on hand training from her mother. |
| Other Own/Family Sources of Income  | : | Husband's income from agriculture farm.  |
| Other Own/Family Sources of Liabilities   | : | Nil  |
| NU's Contract No.   | : | 01727226408  |
| NU's National ID No.  | : | 8524906068643  |
| NU Project Source/Reference   | : | Grameen Telecom Trust  |

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

- Mst. Rashida Khatun is a GB member since April 02, 1990 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for cultivation, household purpose and assisting her daughter in existing boutiques business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her daughter.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>Choa Boutiques</i></b>   |
| Address/ Location   | : | Shenpara, Sadar, Rangpur.  |
| Business category   | : | Handicrafts  |
| Total Investment in BDT                                   | : | Tk. 5,15,000   |
| Financing   | : | Self Tk. 3,65,000 (from existing business)<br>Required Investment Tk. 1,50,000 (as equity) |
| Present salary/drawings from business (estimates)         | : | BDT 5,000 (Five thousand)  |
| Proposed Salary   | : | BDT 6,000 (Six thousand)   |
| Proposed Business Implementation Plan                     | : |  |
| (i) % of present gross profit margin                      | : | On an average 35%  |
| (ii) Estimated % of proposed gross profit margin          | : | On an average 35%  |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : |  |

# **INFO ON EXISTING BUSINESS OPERATIONS**

| Particulars                                  | EB (BDT)     |               |                |
|--|--------------|---------------|----------------|
|  | Daily        | Monthly       | Yearly         |
| Sales of Products (Retail & Wholesale) (A)   | 4,500        | 126,000       | 1,512,000      |
| Less: Cost of products (B)                   | 2,925        | 81,900        | 982,800        |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>1,575</b> | <b>44,100</b> | <b>529,200</b> |
| <b>Less: Operating Cost:</b>                 |              |               |                |
| Electricity bill                             |              | 500           | 6,000          |
| Shop rent (own-house)                        |              | -             | -              |
| Mobile bill                                  |              | 250           | 3,000          |
| Conveyance bill                              |              | 2,400         | 28,800         |
| Laundry Cost                                 |              | 500           | 6,000          |
| Present Salary (self)                        |              | 5,000         | 60,000         |
| Present salary-Assistant (5)                 |              | 30,000        | 360,000        |
| Other Cost (Stationary & entertainment etc.) |              | 2,000         | 24,000         |
| <b>Non Cash item</b>                         |              |               |                |
| Depreciation Expenses                        |              | 225           | 2,700          |
| <b>Total Operating Cost (D)</b>              |              | <b>40,875</b> | <b>490,500</b> |
| <b>Net Profit (C-D):</b>                     |              | <b>3,225</b>  | <b>38,700</b>  |

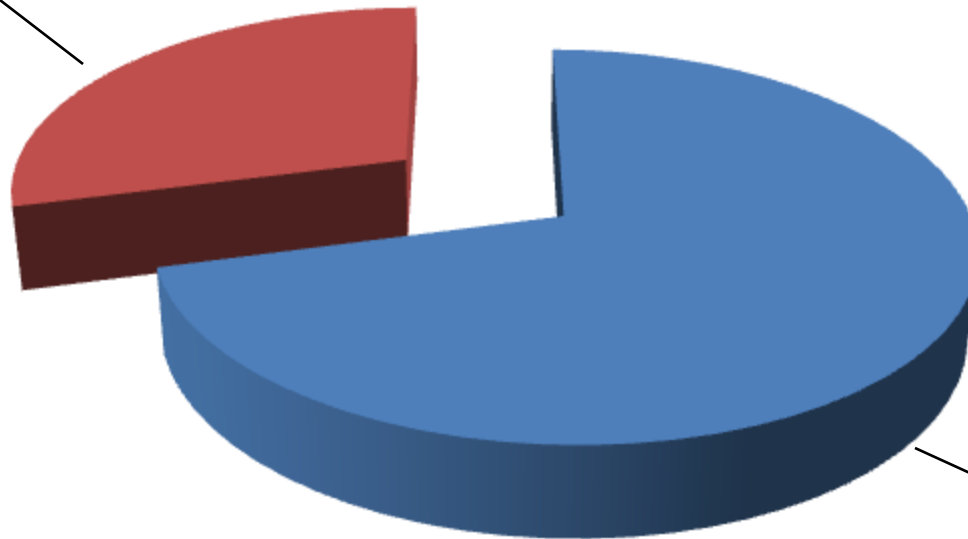
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

| Particulars  |   | Existing Business (BDT) | Proposed (BDT) | Total (BDT)    |
|--|---|-------------------------|----------------|----------------|
| Existing   | Proposed  |                         |                |                |
| Investment in products (Sharee, lungi, three piece, one piece, bed sheet, pillow cover, panjabi, scarf, towel, wall mat, TV cover, chair cover, nokshi katha, nokshi tissu box etc.) | Different types of Cloths for bed sheet, pillow cover, sharee, readymade three piece, TV cover, nokshi tissu box, wall mat etc. | 347,000                 | 150,000        | 497,000        |
| Sewing-machine (2)   |   | 5,000                   | -              | 5,000          |
| Embroidery Machine (1)   |   | 5,000                   | -              | 5,000          |
| Almirah (2)  |   | 8,000                   | -              | 8,000          |
| Debtors  |   | 150,000                 | -              | 150,000        |
| Creditors  |   | (150,000)               | -              | (150,000)      |
| <b>Total Capital</b>   |   | <b>365,000</b>          | <b>150,000</b> | <b>515,000</b> |

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 365,000
- GTT's Investment BDT 150,000
- Total Investment BDT 5,15,000

GTT's investment  
29%



Entrepreneur's  
contribution 71%



# ***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         |
| Estimated Sales of Products (Retail & Wholesale) (A) | 6,000        | 167,996       | 2,015,950      | 7,000        | 196,001       | 2,352,008      | 7,700        | 215,601       | 2,587,209      |
| Est. cost of products (B)                            | 3,900        | 109,197       | 1,310,367      | 4,550        | 127,400       | 1,528,805      | 5,005        | 140,141       | 1,681,686      |
| <b>Gross Profit (C) [C=(A-B)]</b>                    | <b>2,100</b> | <b>58,799</b> | <b>705,582</b> | <b>2,450</b> | <b>68,600</b> | <b>823,203</b> | <b>2,695</b> | <b>75,460</b> | <b>905,523</b> |
| <b>Less: Operating Cost:</b>                         |              |               |                |              |               |                |              |               |                |
| Electricity bill                                     |              | 600           | 7,200          |              | 700           | 8,400          |              | 800           | 9,600          |
| Shop rent (own-house)                                |              | -             | -              |              | -             | -              |              | -             | -              |
| Mobile bill (SMS & Reporting)                        |              | 500           | 6,000          |              | 600           | 7,200          |              | 700           | 8,400          |
| Conveyance bill                                      |              | 2,600         | 31,200         |              | 2,800         | 33,600         |              | 3,000         | 36,000         |
| Laundry Cost   |              | 650           | 7,800          |              | 850           | 10,200         |              | 1,000         | 12,000         |
| Ownership Transfer Fee                               |              | 500           | 6,000          |              | 1,000         | 12,000         |              | 1,000         | 12,000         |
| Proposed Salary (self)                               |              | 6,000         | 72,000         |              | 8,000         | 96,000         |              | 8,500         | 102,000        |
| Proposed salary-Assistant (5)                        |              | 37,500        | 450,000        |              | 39,500        | 474,000        |              | 42,000        | 504,000        |
| Other Cost (Stationary & entertainment)              |              | 2,200         | 26,400         |              | 2,400         | 28,800         |              | 2,500         | 30,000         |
| <b>Non Cash item</b>                                 |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses                                |              | 225           | 2,700          |              | 225           | 2,700          |              | 225           | 2,700          |
| <b>Total Operating Cost (D)</b>                      | <b>-</b>     | <b>50,775</b> | <b>609,300</b> | <b>-</b>     | <b>56,075</b> | <b>672,900</b> | <b>-</b>     | <b>59,725</b> | <b>716,700</b> |
| <b>Net Profit (C-D):</b>                             | <b>-</b>     | <b>8,024</b>  | <b>96,282</b>  | <b>-</b>     | <b>12,525</b> | <b>150,303</b> | <b>-</b>     | <b>15,735</b> | <b>188,823</b> |
| <b>Retained income:</b>                              |              |               | <b>96,282</b>  |              |               | <b>246,585</b> |              |               | <b>435,409</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>Sl #</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                   | 150,000             | -                   | -                   |
| 1.2         | Net Profit  | 102,282             | 162,303             | 200,823             |
| 1.3         | Depreciation Expenses                               | 2,700               | 2,700               | 2,700               |
| 1.4         | Opening Balance of Cash Surplus                     | -                   | 68,982              | 161,985             |
|             | <b>Total Cash Inflow</b>                            | <b>254,982</b>      | <b>233,985</b>      | <b>365,509</b>      |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                     |                     |                     |
| 2.1         | Purchase Product                                    | 150,000             | -                   | -                   |
| 2.2         | Investment Payback including ownership transfer fee | 36,000              | 72,000              | 72,000              |
|             | <b>Total Cash Outflow</b>                           | <b>186,000</b>      | <b>72,000</b>       | <b>72,000</b>       |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>68,982</b>       | <b>161,985</b>      | <b>293,509</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 05 (female:02, male:03)  
Future employment: 0
- Trade License in her own name;
- Ownership in her own name;
- Maintains books of record;
- Good Reputation;
- She has on hand training;
- Skill and working experience (15yrs)

## **W**EAKNESS

- Can not supply goods as per demand.
- Increasing products price (raw materials);
- Unexpected wages of raw materials.

## **O**PPORTUNITIES

- Fixed customer (Retail & wholesale);
- Seasonal Demand
- The Capital of the entrepreneur will be BDT 800,409 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.
- Seasonal problems.
- Theft.
- Political Unrest.

Presented at 71<sup>st</sup> Social Business Design Lab  
(Open session)

on April 16, 2015 at Grameen Bank  
Auditorium, Grameen Bank Bhaban

***Thank you***

Pictures











# রংপুর সিটি কর্পোরেশন

স্থাপিতঃ ২০১২ ইং

নতুন

## ট্রেড লাইসেন্স

লাইসেন্স নং : BL-2014-15002873

লাইসেন্স ইস্যু তারিখ : ২৪/০৩/২০১৫

অর্থ বছর : ২০১৪-২০১৫

ওয়ার্ড নং : ২১

স্থানীয় সরকার (সিটি কর্পোরেশন) আইন ২০০৯ এর ৮২ ধারা অনুযায়ী পেশা, ব্যবসার জন্য লাইসেন্স, যাহার মেয়াদ ৩০ জুন ২০১৫ সন পর্যন্ত বলবৎ থাকবে।

প্রতিষ্ঠানের নাম : হোয়া বুকিংস।

প্রোপাইটর/মালিক : মাফিয়া পারভীন

স্বামীত্ব নাম : হাবিবুর রহমান চৌধুরী

মাতার নাম : মোছাঃ রাশিদা খাতুন

স্থায়ী ঠিকানা : রোড-১/১ বাসা-১৭, সেনপাড়া, রংপুর।

ব্যবসার স্থান : রোড-১/১ বাসা-১৭, সেনপাড়া, রংপুর।

দোকান/হোডিং নং : = ✓

ব্যবসার বিবরণ : হস্তশিল্প/সুতার দোকান / এমগ্রয়ডারী / পারফিউমারী, টুপি-সুরমা

লাইসেন্সের প্রদেয় টাকা :

| মাল    | ব্যয় | জরিমানা/অন্যান্য | সর্বমোট |
|--------|-------|------------------|---------|
| ৭০০.০০ | ০.০০  | ৫০.০০            | ৭৫০.০০  |

এই ট্রেড লাইসেন্স এর মেয়াদ ২০১৫ সালের ৩০ জুন পর্যন্ত বলবৎ থাকবে।

লাইসেন্স পরিচালক  
রংপুর সিটি কর্পোরেশন, রংপুর  
তারিখ: ২৪/০৩/১৫

প্রধান লাইসেন্স কর্মকর্তা/ সচিব/প্রধান নির্বাহী কর্মকর্তা  
রংপুর সিটি কর্পোরেশন, রংপুর  
তারিখ: ২৪/০৩/১৫

উল্লেখ্য যে যিনি কোন মডেলিং কাজ এর পুরে করা হয়ে থাকবে, তবে সে ব্যাপারে সিটি কর্পোরেশন কর্তৃপক্ষের ব্যবস্থা  
অনুলিখনের অধিকারে স্থান না করে এই লাইসেন্স প্রদত্ত হল।



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



নাম: মাফিয়া পারভীন

Name: Mafia Parvin

স্বামী: হাবিবুর রহমান চৌধুরী

মাতা: মোছাঃ রাশিদা খাতুন

Date of Birth: 06 Nov 1978

ID NO: 8524906068643

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অনা  
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাড়ি নং: ১৭, সেনপাড়া, রাস্তা নং/নাম: ১/১, ডাকঘর: রংপুর - ৫৪০০,  
রংপুর সদর, রংপুর পৌরসভা, রংপুর

*Rohman*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৫/০৯/২০০৭





**Thank You**