



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : Chadni Garments**



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

Name and address	:	<b><i>Md. Rubal Alam</i></b> Vill: Gondogram Aampathari, Union: 2 no. Nekmorod, Post: Nekmorod, Upazila: Ranisankoil, District: Thakurgaon.
Age	:	27 Years
Marital status	:	Married
Children	:	1 (One) son
No. of siblings:	:	3 (Three) Brothers & 4 (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. Selina Begum
(iii) Father's name	:	Md. Ali Hossen
(iv) GB member's info	:	<i>Branch: Nekmorod, Ranisankoil, Centre # 59/mo, Loan no.: 4504, Member since November 17, 1992 First loan: Tk. 5,000/- Existing loan: Tk. 75,000, Outstanding loan: Tk. 66,750</i>
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 Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	08 years experiences in this business. He started this business only with Tk. 60,000.  : He has no hand training.
Other Own/Family Sources of Income	:	Father's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01734278294
NU's National ID No.	:	9418679675216
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Selina Begum is a GB member since November 17, 1992, at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took loan several times and utilized it for repairing house, mortgage 10 (ten) decimal land and assisting her husband in business.
- Finally GB loan helped to improve her economic condition, livelihood and expanding the existing business of her husband.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Chadni Garments</i></b>
Address/ Location	:	Nekmorod bazar, Ranisankoil,Thakurgaon.
Business Category	:	General retail & wholesale
Total Investment in BDT	:	Tk. 448,000
Financing	:	Self Tk. 248,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (five thousand)
Proposed Salary (estimates)	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 10%
(ii) Estimated % of proposed gross profit margin	:	On an average 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

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

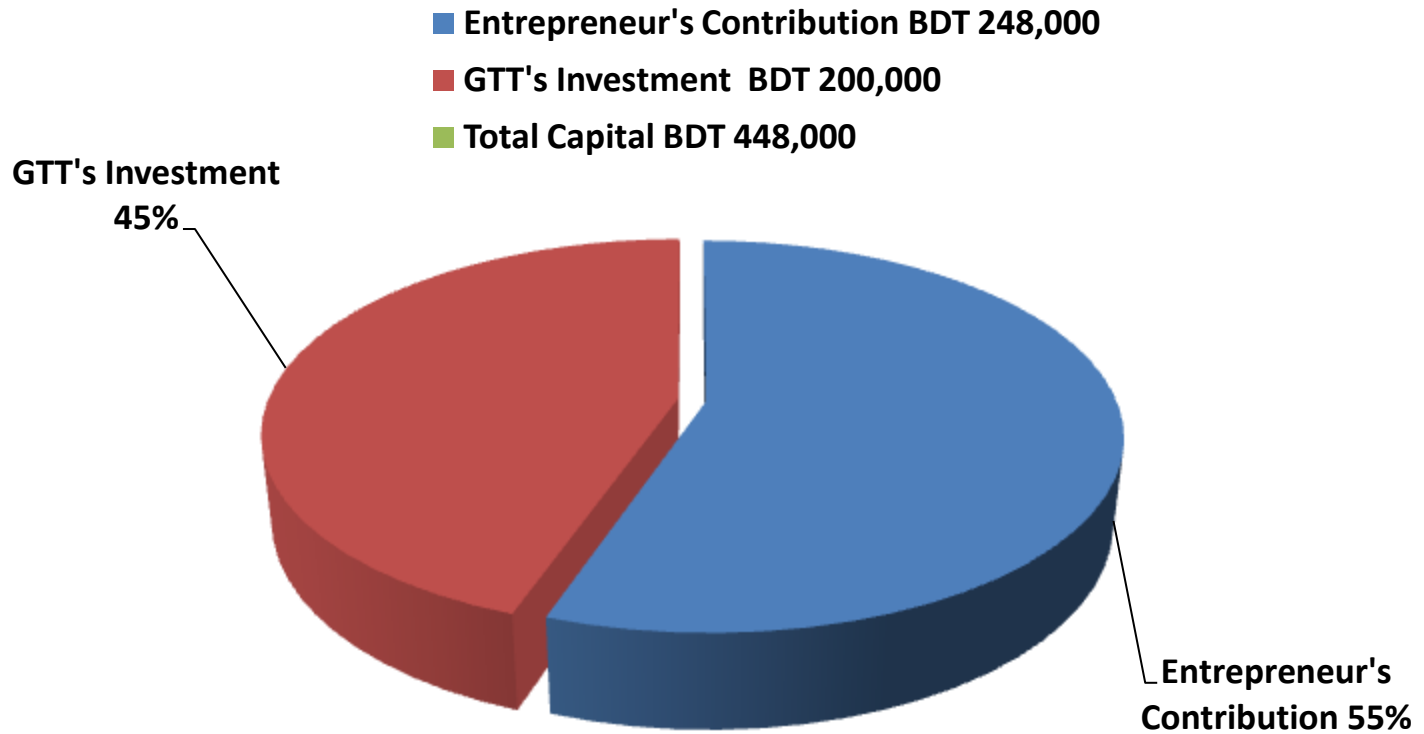
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	5,000	120,000	1,440,000
Less: Cost of Sales (B)	4,500	108,000	1,296,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>500</b>	<b>12,000</b>	<b>144,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		1,000	12,000
Shop Rent		500	6,000
Mobile bill		600	7,200
Conveyance		1,000	12,000
Present Salary (Self)		5,000	60,000
Other Cost (stationary & entertainment etc.)		1,700	20,400
<b>Non Cash Item:</b>			
Depreciation Expenses		456	5,474
<b>Total Operating Cost (D)</b>		<b>10,256</b>	<b>123,074</b>
<b>Net Profit (C-D):</b>		<b>1,744</b>	<b>20,926</b>



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

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in garments product (shirt, pant, ladies-dress, napkin, sock, sweater etc.)	138,600	165,000	303,600
Cash in hand	3,660	-	3,660
Debtors	103,000	-	103,000
Creditors	(35,000)	-	(35,000)
Investment in Machinerie(s) (sewing machine - 2 pics, electrical sewing machine - 4 pics, scissors - 5 pics, over lock and power sewing machine - 2 pics etc.)	34,000	35,000	69,000
Decoration (fixture & fittings)	3,740	-	3,740
<b>Total Capital</b>	<b>248,000</b>	<b>200,000</b>	<b>448,000</b>

# ***SOURCE OF FINANCE***





# ***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 income from products (A)	8,000	192,000	2,304,000	9,200	220,800	2,649,600	10,120	242,880	2,914,560
Less: Cost of Sales (B)	7,200	172,800	2,073,600	8,280	198,720	2,384,640	9,108	218,592	2,623,104
<b>Gross Profit (C) [C=(A-B)]</b>	<b>800</b>	<b>19,200</b>	<b>230,400</b>	<b>920</b>	<b>22,080</b>	<b>264,960</b>	<b>1,012</b>	<b>24,288</b>	<b>291,456</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,200	14,400		1,400	16,800		1,600	19,200
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		900	10,800		1,100	13,200		1,100	13,200
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		5,000	60,000		5,500	66,000		6,000	72,000
Other Cost (stationary & entertainment etc.)		2,000	24,000		2,200	26,400		2,200	26,400
<b>Non Cash Item:</b>									
Depreciation Expenses		894	10,724		894	10,724		894	10,724
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>13,327</b>	<b>151,924</b>	<b>-</b>	<b>14,927</b>	<b>179,124</b>	<b>-</b>	<b>16,127</b>	<b>193,524</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>5,873</b>	<b>78,476</b>	<b>-</b>	<b>7,153</b>	<b>85,836</b>	<b>-</b>	<b>8,161</b>	<b>97,932</b>
<b>Retained Income</b>			<b>78,476</b>			<b>164,312</b>			<b>262,244</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit	86,476	101,836	113,932
1.3	Depreciation Expenses	10,724	10,724	10,724
1.4	Opening Balance of Cash Surplus	-	49,200	65,760
	<b>Total Cash Inflow</b>	<b>297,200</b>	<b>161,760</b>	<b>190,416</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>248,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>49,200</b>	<b>65,760</b>	<b>94,416</b>

# SWOT ANALYSIS

## **S**TRENGTH

Present employment:

Self: 01 Family: 0

Others (beyond family): 07 (production basis)

Future employment: 0

Ownership of Business in own name;

Experience: 8 Yrs.

## **W**EAKNESS

Can not supply goods & services according to demand.

## **O**PPORTUNITIES

Location of shop;

Increase of demand;

The capital of Entrepreneur will be Tk. 510,244 after 3 years excluding payback of investor's money.

## **T**HREATS

Local Competitors.

Presented at 6<sup>th</sup> In-house Executive Social Business Design Lab  
on June 11, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

# জনন নেকমরদ ইউনিট

জাতীয় নেকমরদ, উপজেলা: রাণীশাহী

## ট্রেড লাইসেন্স

১১৯

ইউনিট নং: ০৪

ইউনিট নং: ৩০৯

ইউনিট পরিচালক:

স্বাক্ষর:

মোঃ কবুল আলম

মোঃ আলী হোসেন

গ্রাম: বড়গ্রাম এলাকা নেকমরদ

উপজেলা: রাণীশাহী জেলা: ঢাকা

নেকমরদ: চাঁদনী সার্কেলে, জামায়াত

২০১৪-২০১৫ খ্রিস্টাব্দে জারি করা হবে

এই লাইসেন্সের মেয়াদ: ২০১৫ সালের ৩১শে ডিসেম্বর পর্যন্ত

স্বাক্ষর: মোঃ কবুল আলম

সর্বস্বত্ব সংরক্ষিত। এটি লাইসেন্স প্রদান করা হল।

তারিখ: ২৫/১১/১৫



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



নাম: মোঃ কবুল আলম  
Name: Md Rubul Alam  
পিতা: মোঃ আলী হোসেন  
মাতা: মোঃ বেগম বেগম  
Date of Birth: 21 Apr 1985  
ID NO: 9418679675216

*[Signature]*  
২৫/১১/১৫

চেয়ারম্যানের

राष्ट्रीय प्रत्यक्ष भुक्तिका योजना

₹ 500



₹ 500

भारत सरकार

क्र. ०४३१००३

मेसर्स इलेनि चार्लेटिन बचक नाम्या रुकित १५००

प्रेषित नाम: मेसर्स इलेनि चार्लेटिन      पता: मुंबई, महाराष्ट्र  
 क्र. १: १५००      क्र. २: मुंबई      क्र. ३: मुंबई  
 नाम: इलेनि चार्लेटिन      पता: मुंबई, महाराष्ट्र

बचक नाम्या

मुंबई - मुंबई  
मुंबई - मुंबई  
मुंबई - मुंबई

मुंबई

प्रेषित नाम: मेसर्स इलेनि चार्लेटिन      पता: मुंबई, महाराष्ट्र  
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यह प्रत्यक्ष भुक्तिका योजना भारत सरकार द्वारा प्रारंभ की गई है। इस योजना के अंतर्गत प्रत्यक्ष भुक्तिका जारी की जाती है। प्रत्यक्ष भुक्तिका का उपयोग केवल खाद्य पदार्थों के लिए किया जा सकता है। प्रत्यक्ष भुक्तिका का उपयोग करने के लिए इसे किसी भी प्रकार के व्यापारिक कार्यालय, दुकान, या अन्य किसी भी प्रकार के कार्यालय में नहीं ले जाया जा सकता है। प्रत्यक्ष भुक्तिका का उपयोग करने के लिए इसे किसी भी प्रकार के व्यापारिक कार्यालय, दुकान, या अन्य किसी भी प्रकार के कार्यालय में नहीं ले जाया जा सकता है।





**Thank You**