

*Proposed NU Business Name : **Rekha Cloth Store***

*Business Category: **Clothing , Footwear & Apparels***



*Business Proposal Prepared by : **Naznin Akther***

*Verified by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Abul Kalam Azad</i> Vill: Bhabanondopur, Union: 2 no. Nekmorod, Post: Nekmorod, Upazila: Ranisangkoil, District: Thakurgaon
Age	:	30 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) Brothers & 02 (Two) 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 Chowdhury
(iii) Father's name	:	Md. Abdur Rahman
(iv) GB member's info	:	<i>Branch: Nekmorod, Ranisangkoil, Centre # 68/mo, Loan no.: 7654, Member since February 05, 1995 First loan: Tk. 4,000 Existing loan: Tk. 38,000, Outstanding loan: Tk. 28,364</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	Yes
(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., 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.)	:	<p>10 (Ten) years experiences is running his own business. He started the business with BDT 150,000 (One lac fifty thousand).</p> <p>He has 05 (Five) years working experience as an assistant in his father's cloth shop.</p>
Other Own/Family Sources of Income	:	His father's income from agriculture & his elder brother's income from business (workshop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01722430985
NU's National ID No.	:	9418679670863
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Selina Chowdhury is a GB member since February 05, 1995 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her husband and son in their existing business. She was a mobile lady.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Rekha Cloth Store</i>
Address/ Location	:	Nekmorod, Ranisangkoil, Thakurgaon
Total Investment in BDT	:	Tk. 650,000
Financing	:	Self Tk. 450,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six Thousand)
Proposed Salary	:	BDT 7,000 (Seven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%
(ii) Estimated % of proposed gross profit margin	:	On products 15%
(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 (clothing item) (A)	4,000	112,000	1,344,000
Less: Cost of sales of products (product purchase) (B)	3,400	95,200	1,142,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
<i>Less: Operating Cost:</i>			
Electricity bill		700	8,400
Generator bill		210	2,520
Mobile bill		300	3,600
Night Guard bill		80	960
Conveyance		3,000	36,000
Provision of bad Debt		63	759
Present Salary (Self & family)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		700	8,400
<i>Non Cash Item:</i>			
Depreciation Expenses		133	1,595
<i>Total Operating Cost (D)</i>		11,186	134,234
Net Profit (C-D):		5,614	67,366

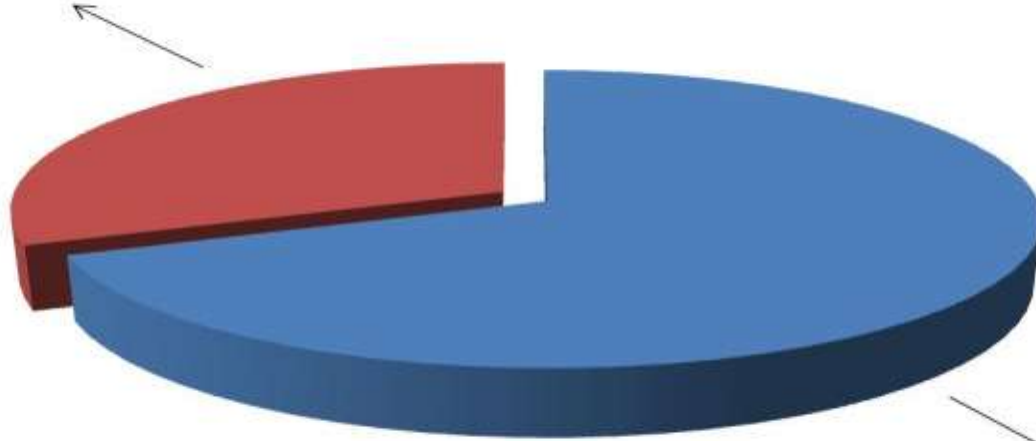
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (three piece, sharee, shirt piece, pant piece, gamsa, gauze cloth, bed sheet and winter cloth etc)	Investment in products (sharee, jeans pant, lungi and gauze cloth etc)	493,500	200,000	693,500
Investment in Equipments (bulb and fan etc.)		2,500		2,500
Cash in hand		6,273		6,273
Debtors (Since November, 2015 to at present)		75,891		75,891
Creditors (Since November, 2015 to at present)		(112,000)		(112,000)
GB Loan Outstanding		(28,364)		(28,364)
Decoration (fixture and fittings)		12,200		12,200
Total Capital		450,000	200,000	650,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 450,000
- GTT's Investment BDT 200,000
- Total Capital BDT 650,000

GTT's
Investment
31%



Entrepreneur's
Contribution
69%

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 (clothing item) (A)	5,500	153,989	1,847,866	6,325	177,087	2,125,045	6,831	191,254	2,295,049
Less: Cost of sales of products (product purchase) (B)	4,675	130,890	1,570,686	5,376	150,524	1,806,289	5,806	162,566	1,950,792
Gross Profit (C) [C=(A-B)]	825	23,098	277,180	949	26,563	318,757	1,025	28,688	344,257
Less: Operating Cost:									
Electricity bill		900	10,800		1,100	13,200		1,200	14,400
Generator bill		270	3,240		330	3,960		390	4,680
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		700	8,400
Night Guard bill		130	1,560		180	2,160		230	2,760
Conveyance		4,000	48,000		5,000	60,000		6,000	72,000
Provision of bad Debt		63	759		63	759		63	759
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self & family)		7,000	84,000		8,000	96,000		8,500	102,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,400	16,800
Non Cash Item:									
Depreciation Expenses		133	1,595		133	1,595		133	1,595
Total Operating Cost (D)	-	15,674	179,824	-	18,284	219,414	-	19,994	239,934
Net Profit (C-D):	-	7,424	97,356	-	8,279	99,343	-	8,694	104,323
Retained Income			97,356			196,699			301,022

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	105,356	115,343	120,323
1.3	Depreciation Expenses	1,595	1,595	1,595
1.4	Opening Balance of Cash Surplus	-	30,587	51,525
	Total Cash Inflow	306,951	147,525	173,443
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	GB Loan Outstanding	28,364		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	276,364	96,000	96,000
3.0	Total Cash Surplus	30,587	51,525	77,443

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- Family business;
- He has on hand training;
- Skilled and working experiences (15 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 751,022 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 146th as Yunus Centre and 24th In-house Executive
Social Business Design Lab
(GTT) on December 07, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

২নং নেকমরদ ইউনিয়ন পরিষদ

ডাকঘরঃ নেকমরদ, উপজেলাঃ রাণীশংকৈল জেলাঃ ঠাকুরগাঁও।

ট্রেড লাইসেন্স

141

তারিখ- ২৭/১০/১৫ই

বহি নম্বর- ২

লাইসেন্স নম্বর- ২৪১

লাইসেন্স ধারীর নাম :

পিতা/ স্বামীর নাম :

ঠিকানা :

পেশার ধরন :

ফি প্রদানের পরিমাণ টাকা :

প্রাপ্ত হলে তার ব্যবসা বৃত্তি/ পেশা

চালিয়া যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

মোঃ আব্দুল কেরিম খান

মোঃ আব্দুল বহমান

মোঃ জোহান্দা পুত্র এক: (নেকমরদ
রাণীশংকৈল - ঠাকুরগাঁও

বৈধতা রাখা হবে ১০, নেকমরদ ওয়াশিং
২০১৫-২০২৬ তারিখ পর্যন্ত বৈধ।

১০০/- টাকা কথায়
১০০০০ পর্যন্ত ৫/১০০
ইউএম

তারিখ : ২৭/১০/১৫

১৫/১০/১৫
মোঃ এনামুল হক
চেয়ারম্যানের
২নং নেকমরদ ইউনিয়ন পরিষদ
রাণীশংকৈল, ঠাকুরগাঁও।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



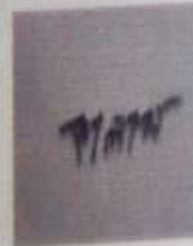
নাম: মোঃ আবুল কালাম আজাদ

Name: Md Abul Kalam Azad

পিতা: মোঃ আব্দুল

মাতা: মোছাঃ সেলিনা চৌধুরী

Date of Birth: 30 Jul 1985



ID NO: 9418679670863

Thank You