



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name : **Molla Bastraloy***

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



*Project collected by: **A. Woadud Molla***

*Business Proposal Prepared & Verified by: **Md. Rafiquel Islam***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Uninus Ali</i> Vill: Jamla, Union: Syamkur, Post: Chinatola, Upazila: Monirampur, District: Jessore.
Age	:	28 years
Marital status	:	Married
Children	:	02 (Two) Daughters
No. of siblings:	:	03 (Three) Brothers and 01 (One) Sister.
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. Saleha Begum
(iii) Father's name	:	Md. Naoser Ali Molla
(iv) GB member's info	:	Branch: Chinatola, Monirampur, <i>Centre # 29/mo</i> , <i>Loan no.: 3065</i> , Member since August 27, 2008. First loan: Tk. 3,000 Existing loan: Nil, Last loan: 5,000.
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	Nil
	:	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.)	:	Last 10 (ten) Years Entrepreneur is running his own business. He started the business with BDT 32,000 (Thirty two thousand). : He has three years on hand training from his brother's.
Other Own/Family Sources of Income	:	His father's income from agriculture and brothers income from forint remittance, garments business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01711210770
NU's National ID No.	:	4116194583966
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Saleha Begum is a GB member since August 27, 2008 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it by purchasing cow and assisting her son in existing business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Molla Bastraloy</i>
Address/ Location	:	Chinatola Bazar, Monirampur, Jessore.
Total Investment in BDT	:	Tk. 830,000
Financing	:	Self Tk. 530,000 (from existing business) Required Investment Tk. 300,000 (as equity)
Present salary/drawings from business	:	BDT 9,000 (Nine thousand)
Proposed Salary	:	BDT 10,000 (Ten thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%.
(ii) Estimated % of proposed gross profit margin	:	On products 12%.
(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)	9,150	256,200	3,074,400
Less: Cost of products (B)	8,052	225,456	2,705,472
Gross Profit (C) [C=(A-B)]	1,098	30,744	368,928
<i>Less: Operating Cost:</i>			
Electricity bill		1,200	14,400
Shop Rent (self)		-	-
Night Guard bill		120	1,440
Mobile bill		400	4,800
Conveyance		3,000	36,000
Provision of bad Debt		34	406
Ownership Transfer Fee		-	-
Present Salary (Self & family)		9,000	108,000
Present Salary (Assistant-3)		10,000	120,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000
<i>Non Cash Item:</i>			
Depreciation Expenses		425	5,100
<i>Total Operating Cost (D)</i>		26,179	314,146
Net Profit (C-D):		4,565	54,782

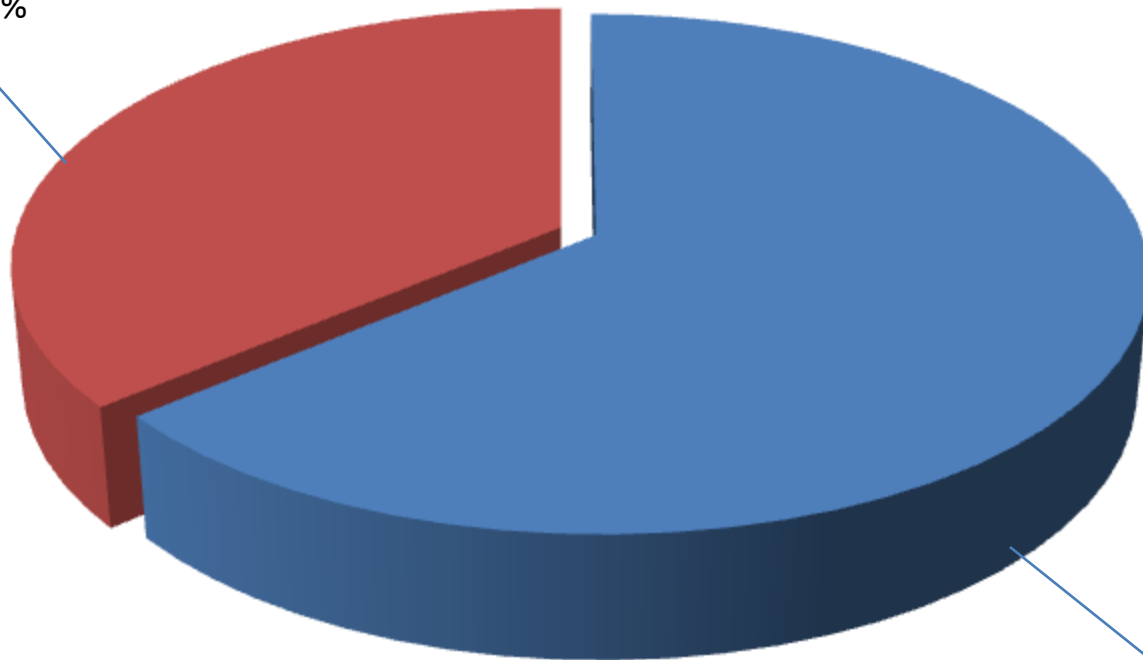
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Saree, three piece, pant, orna, gauss cloth, winter cloth and different types of shoes etc.)	Different types of garments products etc.	503,000	300,000	803,000
Investment in Equipments (bulb and fan etc.)		4,000	-	4,000
Cash in hand		12,400	-	12,400
Debtors (Since November, 2015 to at present)		40,600	-	40,600
Creditors (Since November, 2015 to at present)		(75,000)	-	(75,000)
Decoration (fixture and fittings)		45,000	-	45,000
Total Capital		530,000	300,000	830,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

- Entrepreneur's Contribution BDT 530,000
- GTT's Investment BDT 300,000
- Total Capital BDT 830,000

GTT's Investment 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
Estimated sales income from products (A)	13,000	364,009	4,368,108	14,560	407,690	4,892,280	15,725	440,305	5,283,663
Less: Cost of sales of products (product purchase) (B)	11,440	320,328	3,843,935	12,813	358,767	4,305,207	13,838	387,469	4,649,623
Gross Profit (C) [C=(A-B)]	1,560	43,681	524,173	1,747	48,923	587,074	1,887	52,837	634,040
Less: Operating Cost:									
Electricity bill		1,300	15,600		1,400	16,800		1,500	18,000
Shop Rent (self)		-	-		-	-		-	-
Night Guard bill		170	2,040		220	2,640		220	2,640
Mobile bill (SMS & Reporting)		700	8,400		800	9,600		900	10,800
Conveyance		4,000	48,000		4,500	54,000		5,000	60,000
Provision of bad Debt		34	406		34	406		34	406
Ownership Transfer Fee		2,000	12,000		2,000	24,000		2,000	24,000
Proposed Salary (Self & family)		10,000	120,000		11,000	132,000		12,000	144,000
Proposed Salary (Assistant-3)		11,000	132,000		12,000	144,000		12,000	144,000
Other Cost (stationary & Entertainment etc.)		2,300	27,600		2,500	30,000		2,700	32,400
Non Cash Item:									
Depreciation Expenses		425	5,100		425	5,100		425	5,100
Total Operating Cost (D)	-	31,929	371,146	-	34,879	418,546	-	36,779	441,346
Net Profit (C-D):	-	11,752	153,027	-	14,044	168,528	-	16,058	192,694
Retained Income			153,027			321,555			514,248

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.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	165,027	192,528	216,694
1.3	Depreciation Expenses	5,100	5,100	5,100
1.4	Opening Balance of Cash Surplus	-	98,127	151,755
	Total Cash Inflow	470,127	295,755	373,548
2.0	Cash Outflow			
2.1	Product Purchase	300,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	72,000	144,000	144,000
	Total Cash Outflow	372,000	144,000	144,000
3.0	Total Cash Surplus	98,127	151,755	229,548

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 03
Future employment: 0
- Trade License in his own name;
- Maintain books of record;
- Skilled and working experiences (13 years).

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of shop;
- Regular customer;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 1,44,248 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 142nd as Yunus Centre and 33nd In-house Executive
Social Business Design Lab
on January 14, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









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



নাম: ইউনুচ আলী

নাম: মোঃ ইউনুচ আলী

Name: Md. Uninus Ali

পিতা: মোঃ নওশের আলী মোল্যা

মাতা: মোছাঃ ছালেহা বেগম

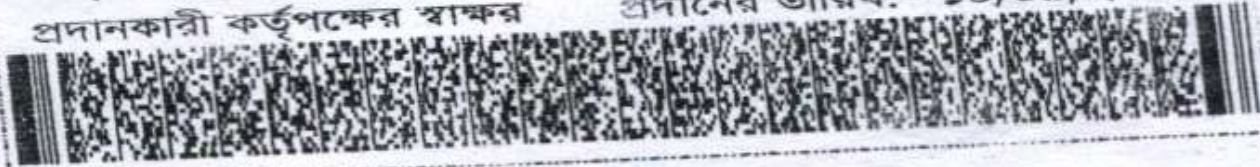
Date of Birth: 05 Jan 1986

ID NO: 4116194583966

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: জামলা, জামলা, ডাকঘর: চিনাটোলা - ৭৪৪০, মনিরামপুর,
যশোর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১০/০৯/২০০৮





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



নাম: মোছাঃ সালেহা বেগম

Name: Mst. Saleha Begum

স্বামী: নওশের মোল্যা

মাতা: মৃত শহর বানু

Date of Birth: 10 Jul 1959

ছবি

ID NO: 4116194583956

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

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[Signature]

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গ্রামীণ ব্যাংক

চিনাটোলা মনিরামপুর শাখা

সহজ ঋণের পাশ বই

নাম *সালেহা বেগম*

স্বামী নং *৩০৩৫*

গ্রুপ নং *০২*

কেন্দ্র নং *২২/০*

কেন্দ্রের নাম *জামলা হা.০১*

বই ইস্যুর তারিখ *২৫/৮/০৮*

শাখা ব্যবস্থাপকের স্বাক্ষর *[Signature]*



Thank You