

*Proposed NU Business Name : **Nondini Cloth Store***
*Business Category: **Clothing & Apparels***



*Business Proposal Identified by: **Md. Abdul Momin, Asst. Nobin, Sadar Unit Gaibandha.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Noni Gopal</i> Vill: Shimul Tayeer, Union: Badiakhali, Post: Badiakhali, Upazila: Gainandha Sadar, District: Gaibandha.
Age	:	31 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	01 (One) Brother 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	:	Suva Rani
(iii) Father's name	:	Nikunjo Roy Mohanta
(iv) GB member's info	:	<i>Branch: Badiakhali, Gaibandha, Centre # 6/mo,</i> <i>Loan no.: 8715, Member since February 01, 2011</i> First loan: Tk. 1,400 Existing loan: Tk. 25,000, Outstanding loan: Tk. 17,350
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 Ten
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.)	:	04 (Four) years experience is running his own business. He started the business with BDT 20,000 (Twenty thousand). : He has on hand training from his father's cloth business (10Yrs).
Other Own/Family Sources of Income	:	His father's income from business and mother's income from entrepreneur's business as an assistant. He has purchased 03 (three) Sewing machine and 01 (One) Over lock machine for expanded his running business also purchased 01 cow from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01701868774
NU's National ID No.	:	3212412263929
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Suva Rani is a GB member since February 01, 2011 at first she took GB loan BDT 1,400 (One thousand four hundred).
- Gradually she took GB loan several times and utilized for repairing house and assisting her son in cloth business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nondini Cloth Store</i>
Address/ Location	:	Shimutayeer, Badiakhali bazar, Gaibandha.
Total Investment in BDT	:	Tk. 152,900
Financing	:	Self Tk. 82,900 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business	:	BDT 5,500 (Five thousand five hundred)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15% and Tailoring 80%
(ii) Estimated % of proposed gross profit margin	:	On an average 15% and Tailoring 80%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

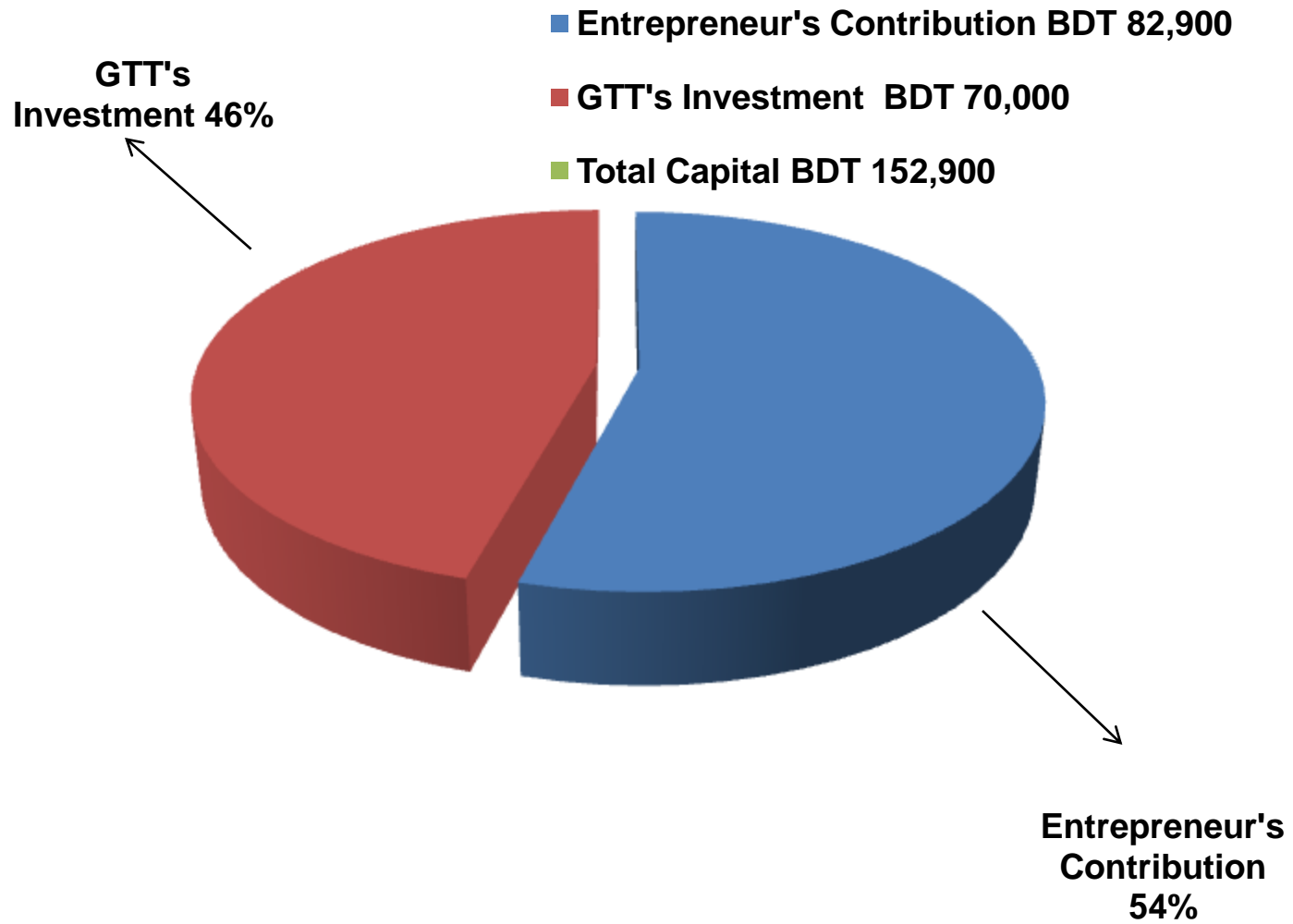
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	500	14,000	168,000
Income from Tailoring	400	11,200	134,400
Total Income from Sales & Servicing (A)	900	25,200	302,400
Less: Cost of sales of products (Product Purchase)	425	11,900	142,800
Less: Cost of sales of products (Sewing accessories cost)	80	2,240	26,880
Total Cost of Sales & Services (B)	505	14,140	169,680
Gross Profit (C) [C=(A-B)]	395	11,060	132,720
<i>Less: Operating Cost:</i>			
Electricity bill		300	3,600
Shop rent		200	2,400
Mobile bill		300	3,600
Conveyance bill		500	6,000
Provision of bed debt		12	139
Present Salary (Family & Self)		5,500	66,000
Present Salary (Assistant-01-mother)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<i>Non Cash Item:</i>			
Depreciation Expenses		167	2,005
Total Operating Cost (D)		8,479	101,744
Net Profit (C-D):		2,581	30,976

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (pant pieces, shirt pieces, gauge cloth, ladies wear, jeans pant, bed sheet, cap and others cloth item etc.)	Investment in products (Shirt, pant, lungi and others garments products etc.)	58,560	45,000	103,560
Investment in machineries & equipment (Sewing machine-3, over lock machine-1, Fan, light, etc.)	Power Machine-01	11,100	25,000	36,100
Cash in hand		934	-	934
Debtors (Since February, 2016 to at Present)		13,906	-	13,906
Creditors (Since January, 2016 to at Present)		(10,000)	-	(10,000)
Advance for Shop		5,000	-	5,000
Decoration (Fixture & Fittings)		3,400	-	3,400
Total Capital		82,900	70,000	152,900

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
Est. Sales income from products	800	22,400	268,800	920	25,760	309,120	1,030	28,851	346,214
Est. Income from Tailoring	500	14,000	168,000	575	16,100	193,200	633	17,710	212,520
Est. Total Income from Sales & Servicing (A)	1,300	36,400	436,800	1,495	41,860	502,320	1,663	46,561	558,734
Less: Cost of sales of products (Product Purchase)	680	19,040	228,480	782	21,896	262,752	876	24,524	294,282
Less: Cost of sales of products (Sewing accessories cost)	100	2,800	33,600	115	3,220	38,640	127	3,542	42,504
Est. Total Cost of Sales & Services (B)	780	21,840	262,080	897	25,116	301,392	1,002	28,066	336,786
Gross Profit (C) [C=(A-B)]	520	14,560	174,720	598	16,744	200,928	661	18,496	221,948
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		700	8,400
Shop rent		200	2,400		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		800	9,600		1,000	12,000		1,300	15,600
Provision of bed debt		12	139		12	139		12	139
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		467	2,800		467	5,600		467	5,600
Proposed Salary (Family & Self)		6,000	72,000		6,500	78,000		7,000	84,000
Proposed Salary (Assistant-01-mother)		1,000	12,000		1,500	18,000		2,000	24,000
Other Cost (stationary & Entertainment etc.)		900	10,800		1,000	12,000		1,100	13,200
Non Cash Item:									
Depreciation Expenses		167	2,005		167	2,005		167	2,005
Total Operating Cost (D)	-	10,595	124,344	-	11,995	143,944	-	13,595	163,144
Net Profit (C-D):	-	3,965	50,376	-	4,749	56,984	-	4,900	58,804
Retained Income			50,376			107,360			166,164

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	70,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	53,176	62,584	64,404
1.3	Depreciation Expenses	2,005	2,005	2,005
1.4	Opening Balance of Cash Surplus	-	38,381	69,370
	Total Cash Inflow	125,181	102,970	135,779
2.0	Cash Outflow			
2.1	Product Purchase	70,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	16,800	33,600	33,600
	Total Cash Outflow	86,800	33,600	33,600
3.0	Total Cash Surplus	38,381	69,370	102,179

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02 (Mother & wife);
Others (beyond family): 01 (production basis);
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (14years);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 249,064 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 231st as Yunus Centre and 61st In-house
Executive Social Business Design Lab
(GTT) on April 19, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures































০৭নং বাদিয়াখালী ইউনিয়ন পরিষদ

উপজেলা: গাইবান্ধা সদর, জেলা: গাইবান্ধা।

ট্রেড লাইসেন্স (অর্থ বছর: ২০১৫-২০১৬)

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বহিঃ নং	০৬	ট্রেড লাইসেন্স নং	৬৪	ইস্যুর তারিখ	২৬/৬/১৬
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স্থানীয় সরকার (ইউনিয়ন পরিষদ) আইন, ২০০৯ (২০০৯ সনের ৬১ নং আইন) এর ধারা ৬ কমতাবলে প্রণীত আদর্শ কর তফসিল, ২০১২ এর বিধান অনুযায়ী ব্যবসা-বাণিজ্য, পেশা, বৃত্তি, জীবিকার উপর আরোপিত কর আদায়ের লক্ষ্যে নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে এ লাইসেন্স ইস্যু করা হলো। যার কার্যকারিতার মেয়াদ ৩০/০৬/২০১৬ ইং তারিখ পর্যন্ত মূল্যকৃত থাকবে।

- ১। ব্যবসা প্রতিষ্ঠানের নাম : **নব্বিনী ফোডা স্টোর**
- ২। মালিকের নাম : **নব্বিনী ফোডা**
- ৩। পিতা/খামীর নাম : **নিরুজ**
- ৪। মাতার নাম : **সোভেনা**
- ৫। আইডি নং/জাল্য নিবন্ধন নং : **৬২২৪১২৬৬২২৩**
- ৬। মালিকের ঠিকানা (ক) বর্তমান ঠিকানা : **গ্রাম: কালিমাকান্দি ইউ: বাদিয়াখালী**
(খ) স্থায়ী ঠিকানা :
- ৭। ব্যবসা/বৃত্তি/পেশার নাম/ধরণ : **কম্পিউটার স্টোর**
- ৮। ব্যবসা/বৃত্তি/পেশা পরিচালনার স্থান : **বাদিয়াখালী**
- ৯। লাইসেন্স ফি (বার্ষিক) টাকা (সংকে) : **২০০/-**
টাকা (কথায়) : **২০০/-** শত টাকা মাত্র।


স্বাক্ষর

ପଠାପଠ, ଶ୍ରୀ ମନୀ ଗୋପାଳ ଚନ୍ଦ୍ର ମିତ୍ର, ଶ୍ରୀ. ମିତ୍ର
ଚନ୍ଦ୍ର ଶ୍ରୀ: ମିତ୍ରମହାପାତ୍ର - ଭାବ, ଚାନ୍ଦିଆ ମାଲୀ
ଓମ୍ବେନା, ଗାହିଗଳା - ଚେନା ଗାହିଗଳା, ଲେଖା କୁଟା
- ଗାନ୍ଧି, - ସିନ୍ଧୁ -

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୧,୫୦୦/- ଗାନ୍ଧି
ସହ. ଗାନ୍ଧି
୫୫୦୦/- ଗାନ୍ଧି

ନିଧିଗଠି: ଗା: ଗାନ୍ଧି ଗାନ୍ଧି - କାନ୍ଧି ମିତ୍ର, ଚନ୍ଦ୍ର, ଗୋପାଳ
ଓମ୍ବେନା ଗାନ୍ଧି. ଶ୍ରୀ: ମିତ୍ରମହାପାତ୍ର - ଭାବ, ଚାନ୍ଦିଆ ମାଲୀ
ଓମ୍ବେନା - ଗାହିଗଳା - ଚେନା: ଗାହିଗଳା - ଗାନ୍ଧି, ଚନ୍ଦ୍ରମହାପାତ୍ର
ଲେଖା - କୁଟା - ୧, ଗାନ୍ଧି ମିତ୍ର ଚନ୍ଦ୍ର ଚନ୍ଦ୍ର ଗୋପାଳ - ଗାନ୍ଧି
ଚନ୍ଦ୍ରମହାପାତ୍ର ଗାନ୍ଧି - ଗାନ୍ଧି ଗାନ୍ଧି ଗାନ୍ଧି ଗାନ୍ଧି - ୨୦୦/-
(୫୫୦୦) ଗାନ୍ଧି ଗାନ୍ଧି ଗାନ୍ଧି. ଗାନ୍ଧି ଗାନ୍ଧି ଗାନ୍ଧି ଗାନ୍ଧି
୧,୫୦୦/- (ଗାନ୍ଧି ଗାନ୍ଧି) ଗାନ୍ଧି ଗାନ୍ଧି ଗାନ୍ଧି - ୧୦୦/-
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ଗାନ୍ଧି ଗାନ୍ଧି - ୧

ଓମ୍ବେନା ଗାନ୍ଧି (୧, ୫୦୦ ଗାନ୍ଧି) ଗାନ୍ଧି
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র




নাম: শ্রী সুনী গোপাল
 Name: Sree Noni Gopul
 পিতা: শ্রী নিরঞ্জন মন্ডল
 মাতা: শ্রীমতি সোনা রানী
 Date of Birth: 04 Mar 1985
 ID NO: 3212412263929

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীক অন্য
 কোথাও পাঠানো হলে দিল্লীতে গিয়ে অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/তালিকা: শিবুলবাড়ী, শিবুলবাড়ী, ডাকঘর: বানিয়াবাড়ী - ৫৭০০,
 শাইবাসী নগর, শাইবাসী


 প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/০৭/২০০৮



- Loan book

- Photo with mom

Thank You