

*Proposed NU Business Name : **Modina Garments***
*Business Category: **Clothing***



*Business Proposal Identified by: **Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit,
Gaibandha***

*Business Proposal prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: <i>Md. Masud Rana</i> Vill: Dorbosto Noyapara, Union: Dorbosto, Post: Kumorpur, Upazila: Gobindoganj, District: Gaibandha.
Age	: 32 years
Marital status	: Married
Children	: 01 (One) Son and 01 (One) Daughter
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. Mahmuda Begum
(iii) Father's name	: Md. Moksed Ali
(iv) GB member's info	: <i>Branch: Kumorpur, Gaibandha, Centre # 54/mo, Loan no.: 10465, Member since July 05, 2007</i> First loan: Tk. 5,000 Existing loan: Tk. 16,000, Outstanding loan: Tk. 16,000
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	:	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.)	:	01 (One) year experience is running his own business. He started the business with BDT 60,000 (Sixty thousand). : He has 03 (Three) years working experience as an assistant in his friend's shop named Sunita Garments. He has 10 (Ten) years working experience as an assistant (garment's worker) in different garments.
Other Own/Family Sources of Income	:	His father's income from Business and cultivation of betel leaf (a baraja having 20 decimal land). His younger brother's income from tailoring and his youngest brother's income from servicing (dentist). He built a house, purchased 03 (Three) cows and purchased three & half decimal land from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01767369862
NU's National ID No.	:	6725818095474
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Mahmuda Begum is a GB member since July 05, 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation, purchasing cow and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Modina Garments</i>
Address/ Location	:	Kumorpur chaw matha, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 268,000
Financing	:	Self Tk. 168,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

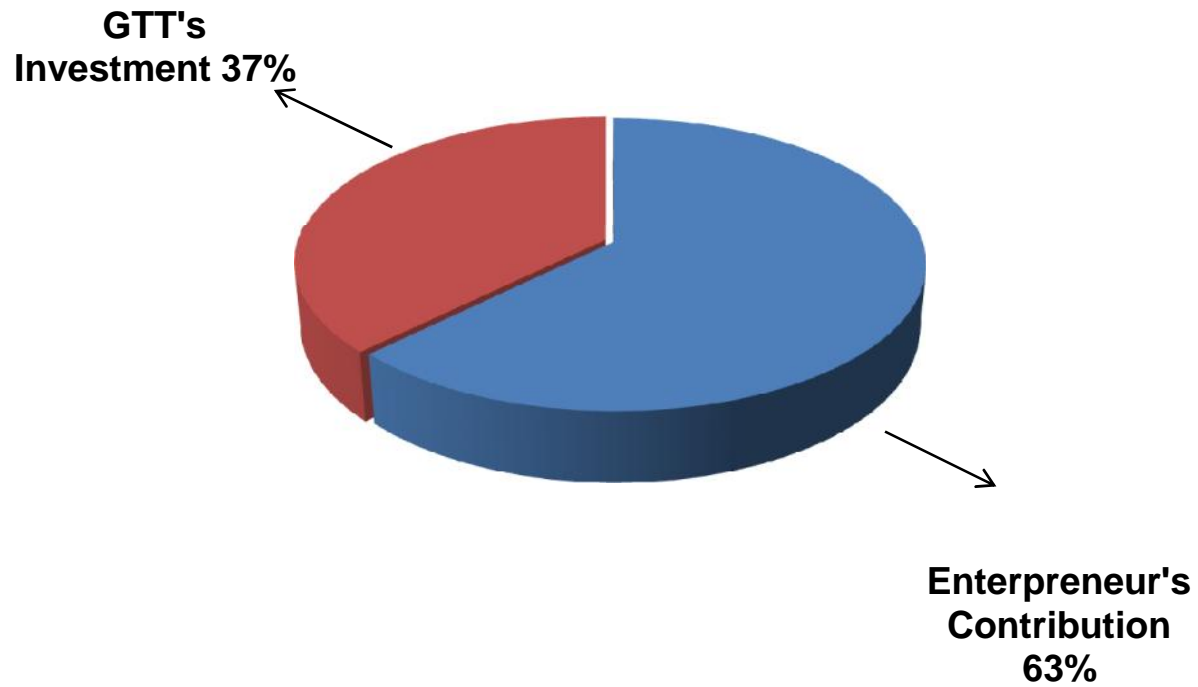
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	2,000	56,000	672,000
Less: Cost of Sales/Products (B)	1,600	44,800	537,600
Gross Profit (C) [C=(A-B)]	400	11,200	134,400
Less: Operating Cost:			
Electricity bill		300	3,600
Generator bill		200	2,400
Shop Rent		1,000	12,000
Mobile bill		150	1,800
Night Guard bill		150	1,800
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-father)		1,000	12,000
Other Cost (Stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		64	765
Total Operating Cost (D)		8,364	100,365
Net Profit (C-D):		2,836	34,035

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (pant, shirt, panjabi and kids wear etc.)	Investment in products (different types of garments product etc.)	158,400	100,000	258,400
Investment in Equipment & Tools (bulb and fan etc.)		1,300		1,300
Cash in Hand		2,600		2,600
Decoration (fixture and fittings)		5,700		5,700
Total Capital		168,000	100,000	268,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 168,000
- GTT's Investment BDT 100,000
- Total Capital BDT 268,000



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)	3,000	84,000	1,008,000	3,540	99,120	1,189,440	4,000	112,006	1,344,067
Less: Cost of Sales/Products (B)	2,400	67,200	806,400	2,832	79,296	951,552	3,200	89,604	1,075,254
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	708	19,824	237,888	800	22,401	268,813
Less: Operating Cost:									
Electricity bill		500	6,000		650	7,800		700	8,400
Generator bill		250	3,000		300	3,600		350	4,200
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		450	5,400		450	5,400		450	5,400
Night Guard bill		200	2,400		250	3,000		300	3,600
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-father)		1,500	18,000		2,000	24,000		2,500	30,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		-	-		-	-		-	-
Other Cost (stationary & Entertainment etc.)		950	11,400		1,150	13,800		1,250	15,000
Non Cash Item:									
Depreciation Expenses		64	765		64	765		64	765
Total Operating Cost (D)		12,160	141,445		14,610	175,325		16,860	202,325
Net Profit (C-D)		4,640	60,155		5,214	62,563		5,541	66,488
Retained Income			60,155			122,718			189,206

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	64,155	70,563	74,488
1.3	Depreciation Expenses	765	765	765
1.4	Opening Balance of Cash Surplus	-	40,920	64,248
	Total Cash Inflow	164,920	112,248	139,501
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	40,920	64,248	91,501

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (father) Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled and working experiences (14 years);	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 357,206 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 252nd as Yunus Centre and 69th In-house
Executive Social Business Design Lab
(GTT) on May 17, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউপি ফরম - ১৩

লাইসেন্স ফি আদায় রেজিস্টার


অর্থ বছর: ২০২২/২০২৫

ট্রেড লাইসেন্স

০৬নং দরবস্ত ইউনিয়ন পরিষদ কার্যালয়
ডাকঘরঃ কোমরপুর, উপজেলাঃ গোবিন্দগঞ্জ, জেলাঃ নাইবাহা।

বহি নম্বর ০২ অর্থিক বছর ১৪৪
লাইসেন্স নম্বর ৬৬৬ তারিখ ২০-০৪-২০২৫
লাইসেন্সধারীর নাম মোঃ হামুদ হান্না
পিতা/স্বামীর নাম মোঃ মোকদ্দাস হামিদ মুহম্মদ
ঠিকানা কোমরপুর চৌধুরাথ
পেশার ধরন এগারু ব্যবসা
..... জুলাই ২০২৫ ২৫০০ টেকেন ২০২৫ তারিখ পর্যন্ত বৈধ
ফি আদায়ের পরিমাণ ৩০০৫ (কথায় তিন হাজার পঁচাত্তর)
প্রাপ্ত হয়ে তার ব্যবসা/কৃতি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স
প্রদান করা হইল।

তারিখ: ২০/০৪/২৫


চেয়ারম্যানের স্বাক্ষর
আবু ম. ফারুক ইসলাম (স্বাক্ষর)
উপজেলা পরিষদ
০৬নং দরবস্ত ইউনিয়ন পরিষদ
কোমরপুর, নাইবাহা।



গ্রামীণ ব্যাংক
কোমরপুর পলাশবাড়ী শাখা

সহজ ঋণের পাশ বই

নাম জয়দুলা
স্বদী নং ২০৪৮৮৮
গ্রুপ নং ১০
কেন্দ্র নং ১০১০
কেন্দ্রের নাম দুর্গেশ্বর কৃষিক্ষেত্র কেন্দ্র
বই ইস্যুর তারিখ ২০১৮
শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]



Thank You