

*Proposed NU Business Name : **Radhakrishna
Garments & Traders***

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



*Business Proposal Prepared & Verified by: **Md. Shah Alam**
Business Proposal Collected by : **Woadud Mollah***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Milan Kumar Dutta Vill: Manikdaho, Union: Dholgram, Post: Dholgram, Upazila: Bagharpara, District: Jessore
Age	: 33 years
Marital status	: Married
Children	: 01 (One) Son.
No. of siblings:	: 02 (Two) Brothers and 03 (three) Sisters
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Momota Rani Dutta. : Late: Kalipodho Dutta. : Branch: Dholgram, Bagharpara , Jessore, Centre # 34/mo, Loan no.: 3921, Member since 2010. First loan: Tk. 5,000 Existing loan: 25,000, Last loan: 15,650. : Entrepreneur. : No : Nil : Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Nine.
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 18 (Eighteen) years Entrepreneur is running his own business. At first he started the business with BDT 300 (three hundred). Since 1998 he started the business BDT 15,900 (Fifteen thousand and nine hundred). : He has trained up in his own hand.
Other Own/Family Sources of Income	:	His Mother and Wife earn from hand work (Making Small paper bags). His brother earns from the business (Clothe business)
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01726-160680.
NU's National ID No.	:	4110938836187.
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Momota Rani Dutta is a GB member since 2010 at first he took GB loan BDT 5,000 (Five thousand).
- Gradually he took GB loan several times and utilized it by purchasing cow, cultivation 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>Radhakrishna Garments & Traders</i>
Address/ Location	:	Vanga bazar, Bagharpara, Jessore
Total Investment in BDT	:	Tk. 587,000
Financing	:	Self Tk 487,000 (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 garments product 15% .
(ii) Estimated % of proposed gross profit margin	:	On garments product 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 product (garments)	4,000	112,000	1,344,000
Cost of sales (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		500	6,000
Mobile bill		500	6,000
Conveyance		3,000	36,000
Provision of bad Debt		127	1,520
Ownership Transfer Fee		-	-
Present Salary (Self & family)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000
<i>Non Cash Item:</i>			
Depreciation Expenses		292	3,508
<i>Total Operating Cost (D)</i>		10,419	125,028
Net Profit (C-D):		6,381	76,573

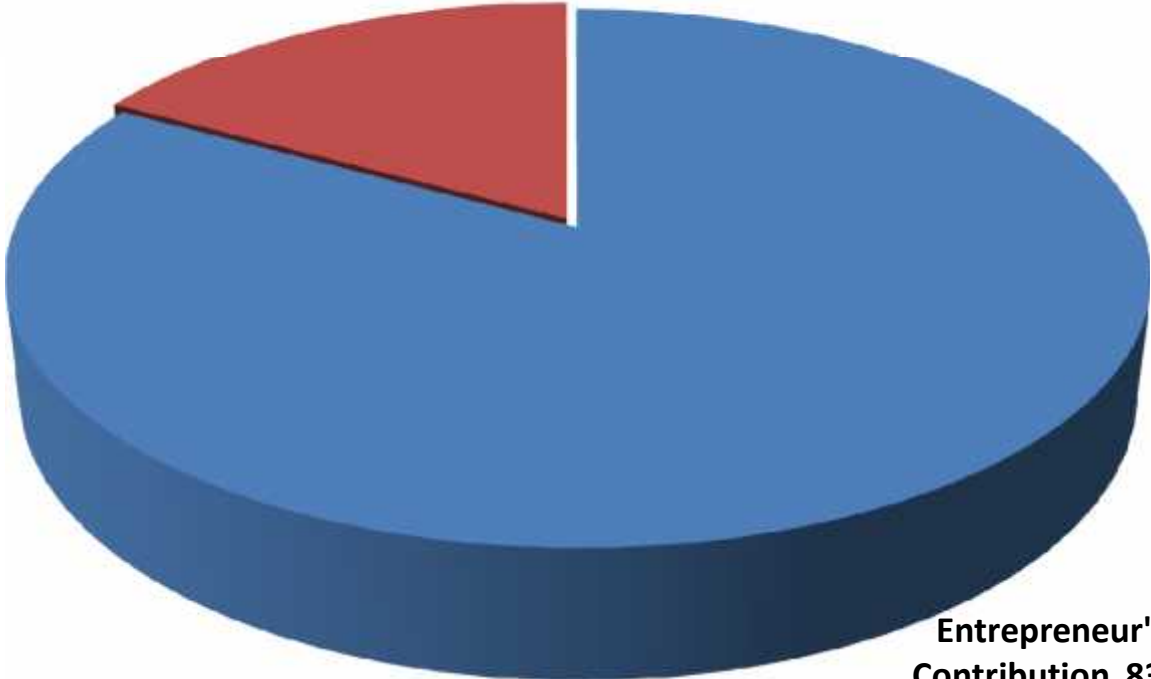
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing				
Investment in products (Saree, shirt piece, pant, three piece, baby dress, ganjee and different types of shoes items etc)	Investment in products (garments item & shoes etc.)	315,000	100,000	415,000
Investment in Equipments (fan)		6,050	-	6,050
Cash in hand		3,600	-	3,600
Debtors (Since January 2015 to 2016 at present)		152,000		152,000
GB Loan Outstanding (paid by entrepreneur)		(15,650)		(15,650)
Decoration (fixture and fittings)		26,000	-	26,000
Total Capital		487,000	100,000	587,000

SOURCE OF FINANCE

- Entrepreneur's Contribution 487,000
- GTT's Investment 100,000
- Total Capital 587,000

GTT's Investment 17%



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 product	5,600	156,800	1,881,600	6,160	172,480	2,069,760	6,961	194,902	2,338,829
Total Cost of sales (B)	4,760	133,280	1,599,360	5,236	146,608	1,759,296	5,917	165,667	1,988,004
Gross Profit (C) [C=(A-B)]	840	23,520	282,240	924	25,872	310,464	1,044	29,235	350,824
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,000	12,000
Conveyance		3,500	42,000		3,700	44,400		3,900	46,800
Provision of bad Debt		127	1,520		127	1,520		127	1,520
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		5,000	60,000		6,000	72,000		7,500	90,000
Other Cost (stationary & Entertainment etc.)		2,500	30,000		2,800	33,600		3,100	37,200
Non Cash Item:									
Depreciation Expenses		292	3,508		292	3,508		292	3,508
Total Operating Cost (D)		13,586	159,028		15,286	183,428		17,486	209,828
Net Profit (C-D):		9,934	123,213		10,586	127,037		11,750	140,997
Retained Income			123,213			250,249			391,246

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	127,213	135,037	148,997
1.3	Depreciation Expenses	3,508	3,508	3,508
1.4	Opening Balance of Cash Surplus	-	91,070	181,614
	Total Cash Inflow	230,720	229,614	334,118
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	15,650		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	139,650	48,000	48,000
3.0	Total Cash Surplus	91,070	181,614	286,118

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintain books of record;
- Skilled and working experiences (18years).

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of shop; Vanga Bazar, Bagharpara, Jessor.
- Regular customer;
- Increasing demand;
- Before Leaving the shop, the main switch has to be off.
- The Capital of the entrepreneur will be BDT 878,246 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.
- Electrical circuit & Main switch

Presented at 253rd as Yunus Centre and 70th In-house Executive
Social Business Design Lab
on May 19, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



মিলন কুমার দত্ত

নাম: মিলন কুমার দত্ত
Name: Milan Kumar Dutta

পিতা: মৃত কালিপদ দত্ত


মাতা: মমতা রানী দত্ত

Date of Birth: 03 Aug. 1983

ID NO: 4110938836187

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

ঠিকানা: গ্রাম/স্বাস্থ্য: মালিকদহ, বরভাগ নং ১১০, ডাকঘর: বনগ্রাম - ৭৪৭০,
বাঘারপাড়া, যশোর


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২২/০৯/২০০৮



211

৬ নং দোহাকুলা ইউনিয়ন পরিষদ

উপজেলা-বাঘারপাড়া, জেলাঃ যশোর।

ইউঃ পিঃ ফরম নং-৭ (১২/১ নিয়ম অনুযায়ী)

বই নং-

ট্রেড লাইসেন্স

লাইসেন্স নং

৩১

তারিখঃ

২০/০৫/১৬

প্রতিষ্ঠানের নাম

ইস্টার্ন ফ্রেজ হার্নেটেরি বন্দু ফ্রেসেরি

প্রোপ্রাইটরের নাম

বিলিঙ্গী হুম্মা হুত

পিতা / স্বামীর নাম :

মুঃ এম্মীদা হুত

ঠিকানা :

জিমা জেলা জা কোম্পানি অফিস, পি.সি.ও. অফিস, পি.সি.ও.

যেহেতু

২২০/-

টাকা

৪

পয়সা

(কথায় লিখুন

শতমতি পঞ্চাশতিকা)

অত্র পরিষদকে প্রদান করিয়াছেন। সে কারণ তাহাকে এতদ্বারা লাইসেন্স মঞ্জুর করা যাইতেছে। তিনি

২১/৭/২০১৬ হইতে ২০/৫/২০১৭

তারিখে যে অর্থ

বৎসর শেষ হইবে তদাবধি তাহার

২১০/-, হালি পাট

ব্যবসা অত্র ইউনিয়ন

এলাকায় পরিচালনা করিতে পারিবেন।

তারিখ

২০/০৫/১৬

মোঃ আবু মোতালেব
চেয়ারম্যান
৬ নং দোহাকুলা ইউনিয়ন পরিষদ
উপজেলাঃ বাঘারপাড়া, যশোর।



গ্রামীণ ব্যাংক
দলতোমা বাদারপাড়া শাখা শাখা

সহজ ঋণের পাশ বই

নাম অমলিনা বানী

ঋণী নং ৩৫২৩৮

গ্রুপ নং ০৭

কেন্দ্র নং ৩৪৫

কেন্দ্রের নাম হালেশ্বরে হাট

বই ইস্যুর তারিখ ১৩/৩/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর

Thank You