



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Urmee Cloth Store
Business Category: Clothing & Footwear Apparel



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Amran Mia Vill: Tolshipur, Union: 14 no. Durgapur, Post: Shothibari, Upazila: Mithapukur, District: Rangpur.
Age	:	21 years.
Marital status	:	Unmarried.
Children	:	N/A.
No. of siblings:	:	03 (three) Brothers & 2 (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. Umme Hani Begum
(iii) Father's name	:	Md. Amzad Hossen
(iv) GB member's info	:	<i>Branch: Shothibari, Mithapukur, Centre # 20/mo, Loan no.: 3457, Member since October 25, 2009. First loan: Tk. 7,000 Existing loan: Tk. 10,000, Outstanding loan: Tk. 9,460</i>
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 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.)	:	05 (five) year working experience and last 03 (three) years he is running his own cloth business. He started the business with BDT 100,000 (one lac). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from business .
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01756540412
NU's National ID No.	:	19918515849000209
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Umme Hani Begum is a GB member since October 25, 2009 at first she took GB loan BDT 7,000 (seven thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her husband in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Urmee Cloth Store</i>
Address/ Location	:	1 no kaporer goli, Shothibari, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 636,000
Financing	:	Self Tk. 436,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (five thousand)
Proposed Salary	:	BDT 5,500 (five thousand five hundred)
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	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,000	56,000	672,000
Less: Cost of products (B)	1,600	44,800	537,600
Gross Profit (C) [C=(A-B)]	400	11,200	134,400
Less: Operating Cost:			
Electricity bill		700	8,400
Shop Rent		600	7,200
Night Guard bill		60	720
Mobile bill		200	2,400
Conveyance		2,000	24,000
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		65	780
Total Operating Cost (D)		8,925	107,100
Net Profit (C-D):		2,275	27,300

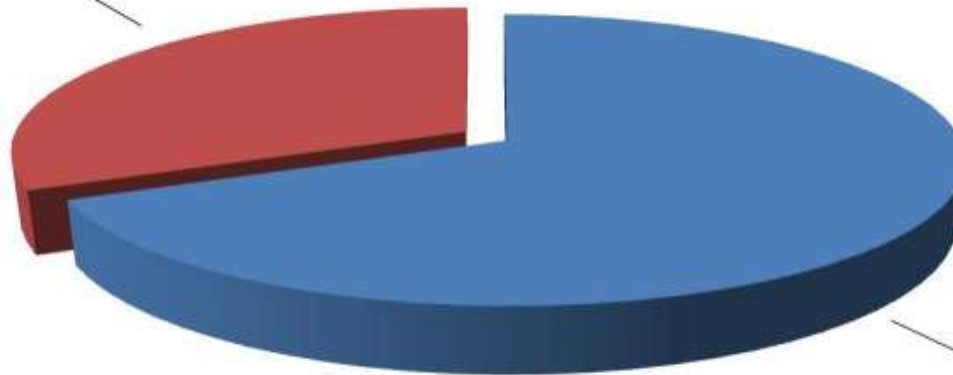
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (gauge cloth, sharee, scarf, panjabi, pant pics, lungi and genji etc)	Jamdani sharee, gauge cloth, pant, shirt and lungi etc	336,750	200,000	536,750
Cash in hand		2,050		2,050
Debtors (since May, 2015 to at present)		50,000		50,000
Creditors (since May, 2015 to at present)		(20,000)		(20,000)
Investment in Machineries (bulb and fan etc.)		1,200		1,200
Decoration (fixture and fittings)		6,000		6,000
Advance for shop		60,000		60,000
Total Capital		436,000	200,000	636,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 436,000
- GTT's Investment BDT 200,000
- Total Capital BDT 636,000

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 (A)	3,200	89,600	1,075,200	3,776	105,728	1,268,736	4,116	115,244	1,382,922
Less: Cost of products (B)	2,560	71,680	860,160	3,021	84,582	1,014,989	3,293	92,195	1,106,338
Gross Profit (C) [C=(A-B)]	640	17,920	215,040	755	21,146	253,747	823	23,049	276,584
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		900	10,800
Shop Rent		600	7,200		800	9,600		800	9,600
Night Guard bill		60	720		120	1,440		120	1,440
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		600	7,200
Conveyance		3,000	36,000		3,500	42,000		3,500	42,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self)		5,500	66,000		6,000	72,000		6,500	78,000
Other Cost (stationary & Entertainment etc.)		400	4,800		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		65	780		65	780		65	780
Total Operating Cost (D)	-	12,258	139,100	-	13,818	165,820	-	14,318	171,820
Net Profit (C-D):	-	5,662	75,940	-	7,327	87,927	-	8,730	104,764
Retained Income			75,940			163,867			268,632

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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	83,940	103,927	120,764
1.3	Depreciation Expenses	780	780	780
1.4	Opening Balance of Cash Surplus	-	36,720	45,427
	Total Cash Inflow	284,720	141,427	166,972
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	36,720	45,427	70,972

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Quality of products
- Experiences : 8 Yrs.

WEAKNESS

- Can not supply goods as per demand;

OPPORTUNITIES

- Location of Shop;
- Regular customer;
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 704,632 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 13th In-house Executive Social Business Design Lab
on September 10, 2015 at Grameen Telecom Trust Premises.

Thank you

Pictures











Thank You