

*Proposed NU Business Name : **Biplob Bostraloy***

*Business Category: Clothing & Foot Apparel*



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Biplob Chondor</i></b> Vill: Mamudpur, Union: 08 no. Jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha.
Age	:	28 years
Marital status	:	Married.
Children	:	01 (One) Son.
No. of siblings:	:	07 (seven) Brothers.
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Rani Bala Sosthi Chondor <i>Branch: Jumarbari, Saghata, Centre # 77/mo,</i> <i>Loan no.: 8627, Member since August 10, 1997</i> First loan: Tk. 2,000 Existing loan: Tk. 15,000, Outstanding loan: Tk. 9,820
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's father No Nil Nil

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

Education, till to date	:	Class Four
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.)	:	07 (seven) years experiences is running his own business. He started the business with BDT 50,000 (fifty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01745477733
NU's National ID No.	:	3218847358450
NU Project Source/Reference	:	Grameen Telecom Trust

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Rani Bala is a GB membership since August 10, 1997 at first she took GB loan BDT 2,000 (two thousand).
- Gradually she took GB loan several times and utilized it for repairing house, cultivation and purchasing cow.
- Finally GB loan helped her to improve her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Biplob Bostraloy</i></b>
Address/ Location	:	Mamudpur, Jumarbari, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 244,000
Financing	:	Self Tk. 144,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Products 15%
(ii) Estimated % of proposed gross profit margin	:	On Products 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	<b>2,500</b>	<b>70,000</b>	<b>840,000</b>
<b>Less: Cost of sales of products (B)</b>	<b>2,125</b>	<b>59,500</b>	<b>714,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>375</b>	<b>10,500</b>	<b>126,000</b>
<b><i>Less: Operating Cost:</i></b>			
Shop Rent (self)			-
Mobile bill		300	3,600
Conveyance		1,000	12,000
Present Salary (Self)		5,000	60,000
Present Salary (Assistant-1)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		400	4,800
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		207	2,480
<b><i>Total Operating Cost (D)</i></b>		<b>8,407</b>	<b>100,880</b>
<b>Net Profit (C-D):</b>		<b>2,093</b>	<b>25,120</b>

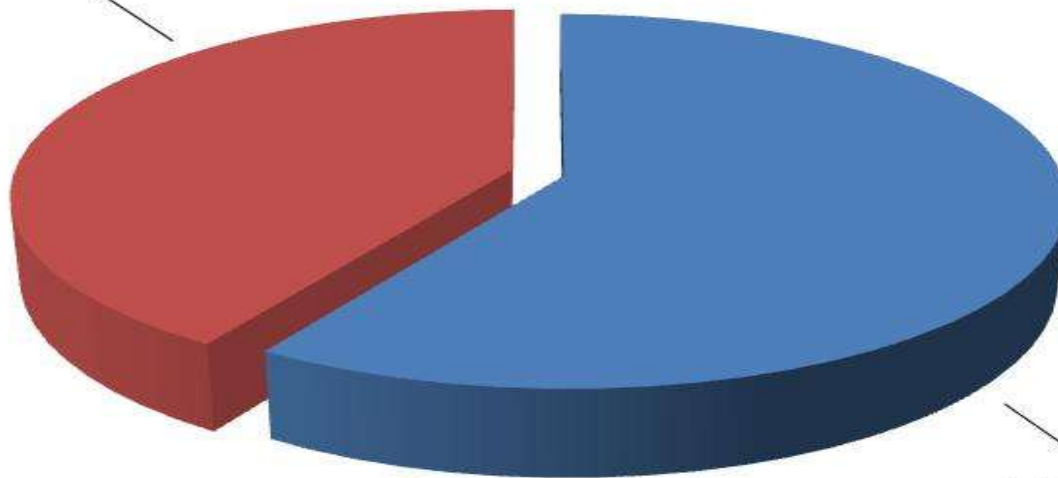
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (sharee, three pics, gauge cloth, lungi and bed sheet etc)	Sharee, gauge cloth, three pics, bed sheet, towel and table cloth etc	140,449	100,000	240,449
Investment in Machineries (van, cycle, bulb and fan etc.)		13,200		13,200
Cash in hand		6,731		6,731
Debtors (September, 2015 at present)		6,620		6,620
Creditors (April, 2015 at present)		(28,000)		(28,000)
Decoration ( fixture and fittings)		5,000		5,000
<b>Total Capital</b>		<b>144,000</b>	<b>100,000</b>	<b>244,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 144,000
- GTT's Investment BDT 100,000
- Total Capital BDT 244,000

GTT's  
Investment  
41%



Entrepreneur's  
Contribution  
59%



# **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
<b>Estimated sales income from products (A)</b>	3,500	98,000	1,176,000	4,130	115,640	1,387,680	4,337	121,422	1,457,064
<b>Less: Cost of sales of products (B)</b>	2,975	83,300	999,600	3,511	98,294	1,179,528	3,686	103,209	1,238,504
<b>Gross Profit (C) [C=(A-B)]</b>	525	14,700	176,400	620	17,346	208,152	650	18,213	218,560
<b>Less: Operating Cost:</b>									
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		550	6,600		550	6,600
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 (Self)		5,000	60,000		6,000	72,000		6,000	72,000
Proposed Salary (Assistant-1)		2,000	24,000		2,500	30,000		2,500	30,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
<b>Non Cash Item:</b>									
Depreciation Expenses		207	2,480		207	2,480		207	2,480
<b>Total Operating Cost (D)</b>	-	10,373	120,480	-	12,623	151,480	-	13,323	159,880
<b>Net Profit (C-D):</b>	-	4,327	55,920	-	4,723	56,672	-	4,890	58,680
<b>Retained Income</b>			55,920			112,592			171,272

**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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	59,920	64,672	66,680
1.3	Depreciation Expenses	2,480	2,480	2,480
1.4	Opening Balance of Cash Surplus	-	38,400	57,552
	<b>Total Cash Inflow</b>	<b>162,400</b>	<b>105,552</b>	<b>126,712</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>38,400</b>	<b>57,552</b>	<b>78,712</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 02 (father & wife)  
Others (beyond family): 01  
Future employment: 0
- Ownership of business in his own
- Trade License in his own name;
- Maintain Books of Record;
- Experiences: 7 Yrs;

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customer;
- Demand increasing;
- The Capital of the entrepreneur will be BDT 315,272 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors.

Presented at 14<sup>th</sup> In-house Executive Social Business Design Lab  
On September 16, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures























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ଶିକ୍ଷା ବିଭାଗ

ମହତ୍ତ୍ୱପୂର୍ଣ୍ଣ କାର୍ଯ୍ୟ

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ଜନ୍ମ - ୦୫

ପିତା - ବନମାଳ

ପଠାଳୟ - ଶିକ୍ଷା ବିଭାଗ

ପଠାଳୟ ନାମ - ୨୨୨/୧୦

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*(Handwritten signature and stamp)*

ପୁସ୍ତିକ ବିକ୍ରୟ ତିଆରି

୦୧-୦୯-୧୦	ଅନୁଷ୍ଠାନ	—	୨୫୨୦୮
୦୨-୦୯-୧୦	"	—	୨୫୨୦୮
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୦୪-୧୧-୧୦	"	—	୨୫୨୦୮
୦୫-୧୨-୧୦	"	—	୨୫୨୦୮
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୦୭-୦୨-୧୧	"	—	୨୫୨୦୮
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୦୯-୦୪-୧୧	"	—	୨୫୨୦୮
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
ন্যা.চি.সি.সি.সি. / জাতীয় পরিচয় পত্র

 নাম: বিপ্লব রায়  
নাম: Biplob Choudhury  
পিতা: শ্রী রায়  
মাতা: শ্রী মল  
Date of Birth: 15 Feb 1987  
ID NO: 3218847358450

এই জাতীয় পরিচয় পত্রটি কেবলমাত্র পরিচয় প্রমাণের জন্যেই প্রযোজ্য এবং এতে কোনো প্রকার ভুল তথ্য প্রদানের ক্ষমতা নেই।

স্বাক্ষর:    
জাতীয় পরিচয় পত্র প্রদানকারী কর্মকর্তা





**Thank You**