

Proposed NU Business Name : Trisha Fashion Business Category: Clothing, Footwear and Apparels



Project Identified by: Md. Injamul Haque, Asst. Officer, Sadar, Rangpur Business Proposal Prepared by: Fahina Yesmin Happy

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

Name and address	:	Md. Akramul Haque Vill: Arajiniyamot, Union: Gongachora, Post: Gongachora, Upazila: Burir hat farm, District: Rangpur.
Age	:	30 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	04 (Four) Brothers and 02 (Two) 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	: :	Mother $\checkmark$ Father Mst. Enzena Begum Late. Mohoshin Ali <i>Branch</i> : Gongachora, Rangpur, <i>Centre # 43</i> /mo, <i>Loan no.: 4345,</i> Membership since July 09, 2002 First Ioan: Tk. 3,000 Existing Ioan: Nil, Last Ioan: 40,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	::	N/A No Nil Nil

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

Education, till to date	:	Class Eight
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.)	:	05 (Five) years experiences is running his own business. He started the business with BDT 35,000. (Thirty five thousand). He has on hand training.
Other Own/Family Sources of Income	:	His Elder 02 (Two) brother's income from business (Motor Parts business). His another income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01745545509
NU's National ID No.	:	8512731821052
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Enzena Begum is a GB member since July 09, 2002 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan by assisting her husband's cloth business and cultivation purposes.
- Finally GB loan helped his to improve economic condition and livelihood.

## **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	Trisha Fashion
Address/ Location	:	Burirhat Bazar, Rangpur
Total Investment in BDT	:	Tk. 437,000
Financing	:	Self Tk. 337,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,500 (Five thousand five hundred)
Proposed Salary	:	BDT 7,500 (Seven thousand five hundred)
<ul> <li>Proposed Business</li> <li>Implementation Plan</li> <li>(i) % of present gross profit margin</li> <li>(ii) Estimated % of proposed gross profit margin</li> <li>(iii) In future risk mgt. plan (from fire, disaster etc.)</li> </ul>	:	On products 18% On products 18%

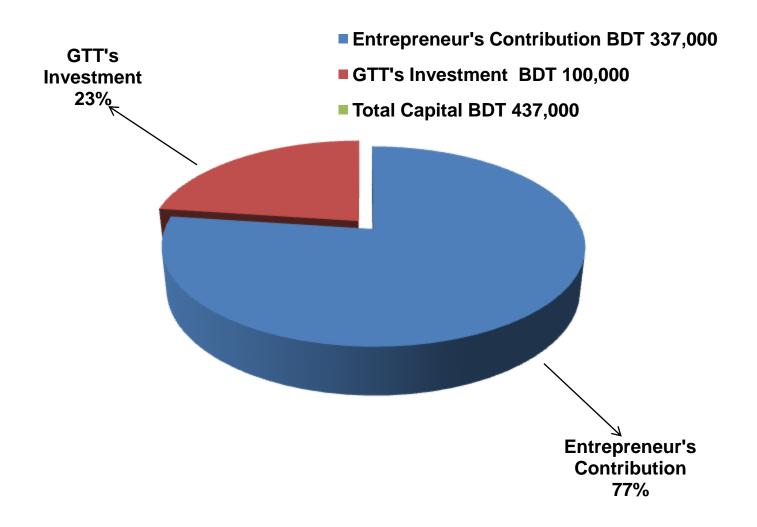
## **INFO ON EXISTING BUSINESS OPERATIONS**

Dertieulere	EB (BDT)							
Particulars	Daily	Monthly	Yearly					
Sales income from products	2,700	75,600	907,200					
Less: Cost of sales of products (Product								
purchase))	2,214	61,992	743,904					
Gross Profit (C) [C=(A-B)]	486	13,608	163,296					
Less: Operating Cost:								
Electricity bill		250	3,000					
Generator bill		300	3,600					
Shop rent		600	7,200					
Mobile bill		300	3,600					
Night Guard bill		100	1,200					
Conveyance bill		2,000	24,000					
Present Salary (Family & Self)		5,500	66,000					
Other Cost (stationary & Entertainment etc.)		700	8,400					
Non Cash Item:								
Depreciation Expenses		145	1,739					
Total Operating Cost (D)		9,895	118,739					
Net Profit (C-D):		3,713	44,557					

## **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particul	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing			
Investment in products (Sharee, three pieces, scarf, bed sheet, ladies wear, jacket, gauje cloth, baby wear, trouser, shirt, pant etc.)	258,000	100,000	358,000
Investment in equipment (fan, li	2,000	-	2,000
Cash in hand	7,610	_	7,610
Advance for Shop	55,000	_	55,000
Decoration (Fixture & Fittings)	14,390	-	14,390
Total Capital	337,000	100,000	437,000





#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Y	/ear 1 (BDT	)		Year 2 (BD	T)	Year 3 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Est. Sales income from products	3,500	98,000	1,176,000	3,955	110,740	1,328,880	4,351	121,814	1,461,768	
Less: Cost of sales of products (Product purchase)	0.070	00.000	004.000	0.040	00.007	1 000 000	0 507	00.007	4 400 050	
Gross Profit (C) [C=(A-B)]	2,870 <b>630</b>	80,360 <b>17,640</b>	964,320 <b>211,680</b>	3,243 <b>712</b>	,	1,089,682 <b>239,198</b>			1,198,650 <b>263,118</b>	
Less: Operating Cost:										
Electricity bill		350	4,200		450	5,400		500	6,000	
Generator bill		400	4,800		500	6,000		550	6,600	
Shop rent		600	7,200		600	7,200		600	7,200	
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200	
Night Guard bill		100	1,200		130	1,560		130	1,560	
Conveyance bill		2,500	30,000		2,700	32,400		2,800	33,600	
Bank Charge (DD, PO, SC)		35	420		35	420		35	420	
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000	
Proposed Salary (Family & Self)		7,500	90,000		8,500	102,000		9,500	114,000	
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		1,100	13,200	
Non Cash Item:						·				
Depreciation Expenses		145	1,739		145	1,739		145	1,739	
Total Operating Cost (D)	-	13,597	159,159	-	15,227	182,719	-	16,627	199,519	
Net Profit (C-D):	-	4,043	52,521	-	4,707	56,479	-	5,300	63,599	
Retained Income			52,521			109,000			172,600	

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)	56,521	64,479	71,599
1.3	Depreciation Expenses	1,739	1,739	1,739
1.4	Opening Balance of Cash Surplus	_	34,260	52,478
	Total Cash Inflow	158,260	100,478	125,817
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	34,260	52,478	77,817



STRENGTH	WEAKNESS
<ul> <li>Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0</li> <li>Trade License in his own name;</li> <li>Ownership of business in his own name;</li> <li>He has on hand training;</li> <li>Working Experience : 5yrs.</li> </ul>	Can not supply goods as per demand;
<ul> <li>OPPORTUNITIES</li> <li>Location of Shop;</li> <li>Have some fixed customers;</li> <li>Increasing demand;</li> <li>The Capital of the entrepreneur will be BDT 509,600 after 3 years excluding payback of investor's money.</li> </ul>	THREATS

Presented at 156<sup>th</sup> as Yunus Centre and 34<sup>th</sup> In-house Executive Social Business Design Lab (GTT) on January 18, 2015 at Grameen Telecom Trust Premises

Thank you

# Pictures



























## গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পর



No. 10

## নাম: মো: একরামুল হক Name: Md Akramul Haque পিতা: মৃত মহসিন আলী মাতা: মোডাঃ এনজেনা কোম Date of Birth: 03 Feb 1986 ID NO: 8512731821052

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প্ৰদানকাৱী কৰ্ৱপক্ষের হাক্ষর

लमारमब खाबिभ; 08/02/2009



ট্রেড লাইসেন্স

माहिटमम नर : BL-2015-16001839

भाष्ट्राम केन्द्र कार्डिय : ०२/३२/२०३४ जवार्ड मर : ७

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হানীয় সবকার (সিটি কর্ণোরেশন) আইন ২০০৯ এর ৮২ বারা অনুযায়ী পেশা, ব্যবসার জন্য লাইসেল, যাহার মেয়ান ৬০ জুন ২০১৬ সন পর্যন্ত বলবং থাকবে।

ে তৃথা ফ্যালন। লাভিষ্ঠালের নাম : মোঃ একরামুল হক (মিলন) লোলাইটর/মালিক : মুত, মহাসিন আনী লিতাৰ নাম : মোমায় এলেজেনা বেগম মাতাৰ নাম : আবাজি নিয়ামত, বুড়িবহাট ফার্ম, বংশুর। ছায়ী ঠিকানা : नुङ्गिद्याए नाकात, तरन्ता। ন্যানসার স্থান CHIMIN/CATTER मर ব্যবসার বিবরণ কাপড় পুচৰা বিচেন্চা (ছোট) 6.741 北口市市工 MONTHL/MUSING লাইলেলের প্রসের টাকা THAT WE'R 500,00 0.00 300,00 800.00

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