

*Proposed NU Business Name : **Khatijatul kobra Garments.***

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



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

*Business Proposal Collected by : **Jamshed Ali sarker Ass: Officer***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Khalilur Rahman Vill: Shemul Tari, Union: 10 no boner Para, Post: Bonaer Para, Upazila: Saghata, District: Gaibandha.
Age	: 29 years
Marital status	: Unmarried
Children	: No.
No. of siblings:	: 04 (Four) Brothers and 01 (One) Sister.
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"/> : Mist: Joreful Begum. : Md. Shamsul Shaikh. : Branch: Boner Para, Saghata, Gaibandha, Centre # 54/mo, <i>Loan no.: 9547, Member since 2004.</i> First loan: Tk. 3,000 Existing loan: 80,000, Last loan: 52,260. : Entrepreneur. : No : Nil : Nil

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

Education, till to date	:	Class Five.
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 08 (Eight) years Entrepreneur is running his own business. He started the business with BDT 35,000 (thirty Five thousand). : He has taken training from shop holder about 05 (Years).
Other Own/Family Sources of Income	:	His Father & brother income from agriculture. One brother is construction worker. His another brother helps the business.
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	019265-15193.
NU's National ID No.	:	3218819443087
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Joreful Begum is a GB member since 2004 at first he took GB loan BDT 3,000 (Three 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>Khatijatul kobra Garments</i>
Address/ Location	:	Boner Para Bazzer, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 357,000
Financing	:	Self Tk 257,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 9,000 (Nine thousand)
Proposed Salary	:	BDT 10,000 (Ten thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On garments product 20% .
(ii) Estimated % of proposed gross profit margin	:	On garments product 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 product (garments)	3,000	78,000	936,000
Cost of sales (B)	2,400	62,400	748,800
Gross Profit (C) [C=(A-B)]	600	15,600	187,200
<i>Less: Operating Cost:</i>			
Electricity bill		500	6,000
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance		2,000	24,000
Provision of bad Debt		27	320
Ownership Transfer Fee		-	-
Present Salary (Self & family)		9,000	108,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400
<i>Non Cash Item:</i>			
Depreciation Expenses		128	1,539
<i>Total Operating Cost (D)</i>		13,255	159,059
Net Profit (C-D):		2,345	28,141

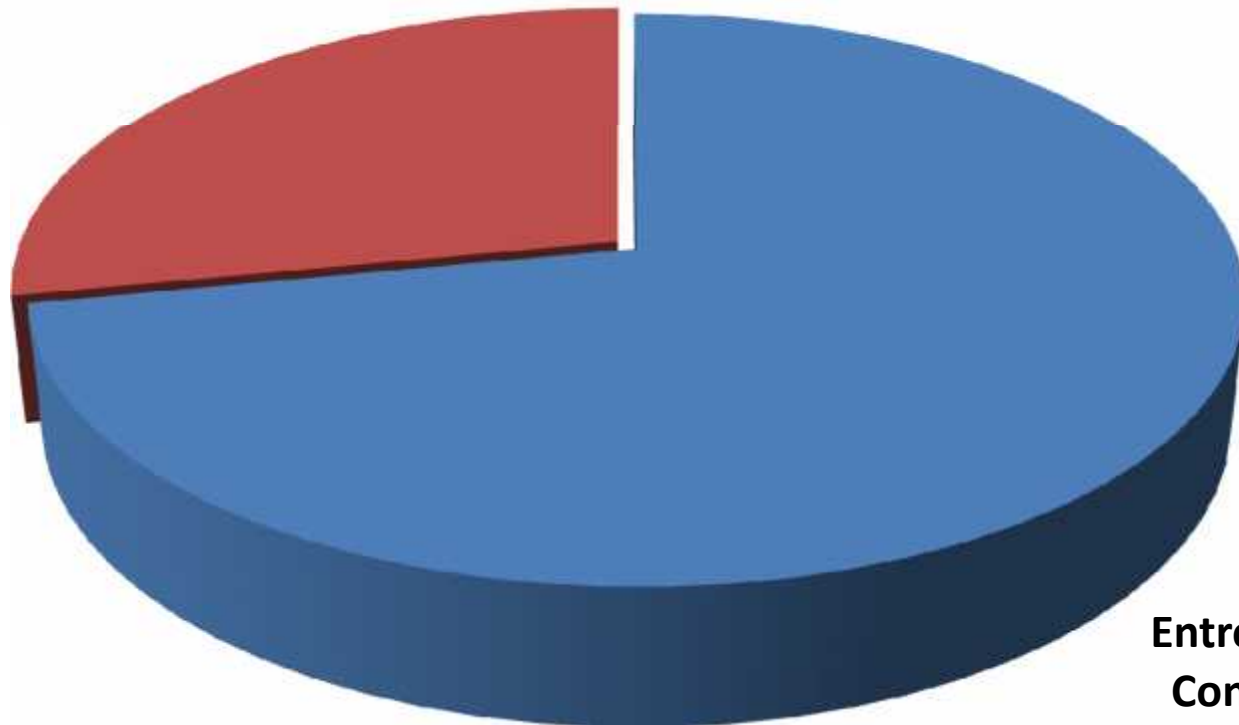
PRESENT & PROPOSED INVESTMENT BREAKDOWN

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.)	250,500	100,000	350,500
Investment in Equipments (fan, Light etc)		1,260	-	1,260
Cash in hand		12,000	-	12,000
GB Loan Outstanding (paid by entrepreneur's father)		(52,260)		(52,260)
Debtors (Since March, 2016 to at present)		32,000		32,000
Decoration (fixture and fittings)		3,500	-	13,500
Total Capital		257,000	100,000	357,000

SOURCE OF FINANCE

- Entrepreneur's Contribution 257,000
- GTT's Investment 100,000
- Total Capital 357,000

**GTT's Investment
28%**



**Entrepreneur's
Contribution
72%**

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 (garments)	4,500	117,000	1,404,000	5,850	152,100	1,825,200	7,020	182,520	2,190,240
Total Cost of sales (B)	3,600	93,600	1,123,200	4,680	121,680	1,460,160	5,616	146,016	1,752,192
Gross Profit (C) [C=(A-B)]	900	23,400	280,800	1,170	30,420	365,040	1,404	36,504	438,048
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Night Guard bill		150	1,800		200	2,400		250	3,000
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		800	9,600
Conveyance		2,500	30,000		2,700	32,400		2,900	34,800
Provision of bad Debt		27	320		27	320		27	320
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		10,000	120,000		11,000	132,000		12,500	150,000
Other Cost (stationary & Entertainment etc.)		1,700	20,400		2,000	24,000		2,300	27,600
Non Cash Item:									
Depreciation Expenses		128	1,539		128	1,539		128	1,539
Total Operating Cost (D)	-	16,472	193,659	-	18,222	218,659	-	20,472	245,659
Net Profit (C-D):	-	6,928	87,141	-	12,198	146,381	-	16,032	192,389
Retained Income			87,141			233,522			425,911

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>SI #</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)	91,141	154,381	200,389
1.3	Depreciation Expenses	1,539	1,539	1,539
1.4	Opening Balance of Cash Surplus	-	16,420	124,340
	Total Cash Inflow	192,680	172,340	326,268
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	52,260		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	176,260	48,000	48,000
3.0	Total Cash Surplus	16,420	124,340	278,268

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintain books of record;
- Skilled and working experiences (13 years).

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of shop;
- Regular customer;
- Increasing demand;
- Before Leaving the shop, the main switch has to be off.
- The Capital of the entrepreneur will be BDT 682,911 after 3 years excluding payback of investor's money.

THREATS

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

Presented at 261st as Yunus Centre and 72nd In-house Executive
Social Business Design Lab
on April 26, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









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



নাম: মোঃ খালিলুর রহমান
 Name: Md Khalilur Rahman
 পিতা: মোঃ হামিদুল লেখ
 মাতা: বেগম জরিফুল বেগম
 Date of Birth: 11 Feb 1988
 ID NO: 3218819443087

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীল করা
 কোনোভাবেই করা যাবে না। কার্ডটি হারিয়ে গেলে বা নষ্ট হলে তাৎক্ষণিকভাবে সরকারকে জানাতে হবে।
 বিজ্ঞান: জাতিসংঘ, সিআইসিআই, সিআইসিআই, সিআইসিআই, সিআইসিআই, সিআইসিআই, সিআইসিআই, সিআইসিআই

প্রধানমন্ত্রীর কার্যালয়, ঢাকা

প্রস্তুতকৃত তারিখ: ০৭/০৯/২০০৯



১০নং বোনারপাড়া ইউনিয়ন পরিষদ

সাখাটা, গাইবান্ধা।

অর্থ বৎসরঃ ২০১৫-২০১৬

ট্রেড লাইসেন্স

বই নম্বর : ৫৬ তারিখ : ১১/০৬/২০১৫

লাইসেন্স নম্বর : ৩৬৬

লাইসেন্সধারীর নাম : খান তাজা হোসেন ব্রাদার্স পার্শ্বর্স

পিতা/খান্নী/ পোত্র : মোঃ ম সাদিক হোসেন

ঠিকানা : ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সাখাটা, জেলাঃ গাইবান্ধা।

পেশার ধরন : পার্শ্বর্স

মেয়াদ : ৩০ শে জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

কি আদায়ের পরিমাণ : ২৫০০/- টাকা (কথায় দুই হাজার টাকা মাত্র)।
যাচ হারে তা ব্যবসা/কৃষি/পেশা চালিয়ে যাবার জন্য এই ট্রেড লাইসেন্স প্রদান করা হলো।

(স্বাক্ষর)
মোঃ ম সাদিক হোসেন

১০নং বোনারপাড়া ইউ.পি.
সাখাটা, গাইবান্ধা।

মোঃ ম সাদিক হোসেন
মোঃ ম সাদিক হোসেন
১০নং বোনারপাড়া ইউ.পি.
সাখাটা, গাইবান্ধা।

১০০



গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম

জুবিন্দা

আলী নং

২৫৪৭

গ্রুপ নং

১১

কেন্দ্র নং

৫৪৮

কেন্দ্রের নাম

শিমুল তাইল হুঃ ম

বই ইস্যুর তারিখ

১৫/১৩

শাখা ব্যবস্থাপকের স্বাক্ষর

১০০



Thank You