

A Nobin Udyokta Project

# Moshfiq Shelai Proshikkan Kendro



**Project by :** Sultana Begum  
**Identified by :** Md. Gias uddin  
**Verified By:** Abdul Alim

Uttar Matlab Unit, Chandpur  
Anchal-1

**GRAMEEN TRUST**



GT Social Business Anchal-1, Matlab Uttar, Chandpur

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<b>Sultana Begum</b>
Age	:	10/05/1983 (32 Years)
Marital status	:	Married
Children	:	Two Sons and one Daughter
No. of siblings:	:	Two Brothers and six Sisters
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Parul Begum
(iii) Father's name	:	Ali Hossan
(iv) GB member's info	:	Member since: December 09, 2010 GB Branch : Rajargaon Hazigonj, Centre no. 27/M Loanee no. : 3262/1 First loan: Tk.10,000 Existing loan: Tk.30,000 Outstanding: Tk.14,250
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Eight

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Tailors and Training Center
Trade License Number	:	761
Business Experiences	:	10 years.
Other Own/Family Sources of Income	:	Her husband is a businessman
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01837463310
NU Project Source/Reference	:	GT Uttar Matlab Unit Office, Matlab Uttar, Chandpur.

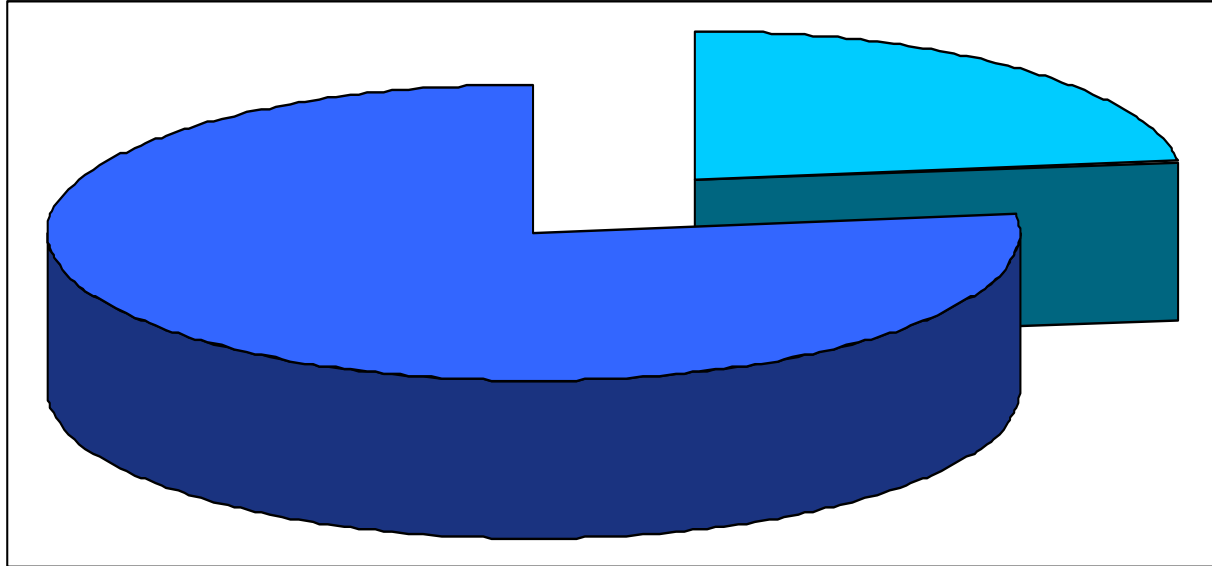


NU's mother has been a member of Grameen Bank (GB) Since December 09 2010. At first her mother took a loan amount BDT 10000 from GB. She Invested the money in her Husband business. They gradually improved their life standard through GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Moshfiq Shelai Proshikkan Kendro</b>
Address/ Location	:	Nichontapur Bazar, Matlab Uttar, Chandpur
Total Investment in BDT	:	65,000/-
Financing	:	Self BDT : 15,000 (from existing business) - 23% Required Investment BDT : 50,000 (as equity) - 77%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	<b>BDT 7,500</b>
Proposed Business 70% of present gross profit margin	:	<b>20%</b>
Estimated 70% of proposed gross profit margin	:	<b>20%</b>
Agreed grace period	:	<b>2 months</b>



■ NU Investment Tk.15,000 (23%)

■ GT Investment Tk.50,000 (77%)

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales (Tailoring) [A]	2,800	33,600
<b>Less:</b> Cost of sale [B]	500	6,000
<b>Gross Profit 70% (A-B)= [C]</b>	<b>2,300</b>	<b>27,600</b>
Income from sewing Training [D]	6,200	74,400
<b>Total Gross Profit (C-D)= [E]</b>	<b>8,500</b>	<b>102,000</b>
<b>Less: Operating Costs</b>		
Electricity bill	300	3,600
Solar Bill	300	3,600
Mobile Bill	400	4,800
Salary from Business (Self)	5,000	60,000
Others (TL renewal, etc)	300	3,600
<b>Non Cash Item:</b>		
Depreciation Expenses(15,000*10%)	125	1,500
<b>Total Operating Cost (F)</b>	<b>6,425</b>	<b>77,100</b>
<b>Net Profit (E-F):</b>	<b>2,075</b>	<b>24,900</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present items:</b> Sawing Machine (03): Advance:	15,000 0		15,000
<b>Proposed Items :</b> Sawing Machine (03): Than Cloth Three peace		24,000 10,000 16,000	50,000
<b>Total Capital</b>	<b>15,000</b>	<b>50,000</b>	<b>65,000</b>



# 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
Sales (A)	500	15,000	180,000	600	18,000	216,000	700	21,000	252,000
<b>Less: Cost of Sale (B)</b>	400	12,000	144,000	480	14,400	172,800	560	16,800	201,600
<b>Gross Profit (A-B) =(C)</b>	<b>100</b>	<b>3,000</b>	<b>36,000</b>	<b>120</b>	<b>3,600</b>	<b>43,200</b>	<b>140</b>	<b>4,200</b>	<b>50,400</b>
Income from sawing Training [D]	250	7,500	90,000	350	10,500	126,000	400	12,000	144,000
<b>Total Gross Profit (C+D) =(E)</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>	<b>470</b>	<b>14,100</b>	<b>169,200</b>	<b>540</b>	<b>16,200</b>	<b>194,400</b>
<b>Less operating cost :</b>									
Electricity bill		500	6,000		600	7,200		600	7,200
Solar Bill		400	4,800		400	4,800		400	4,800
Mobile Bill		450	5,400		500	6,000		500	6,000
Salary- self		6,000	72,000		6,000	72,000		6,000	72,000
Others		400	4,800		400	4,800		500	6,000
Depreciation Expenses		325	3,900		325	3,900		325	3,900
<b>Total Operating Cost (F)</b>		<b>8,075</b>	<b>96,900</b>		<b>8,225</b>	<b>98,700</b>		<b>8,325</b>	<b>99,900</b>
<b>Net Profit =(E-F)</b>		<b>2,425</b>	<b>29,100</b>		<b>5,875</b>	<b>70,500</b>		<b>7,875</b>	<b>94,500</b>
<b>GT payback</b>		<b>20,000</b>			<b>20,000</b>			<b>20,000</b>	
<b>Retained Income:</b>		<b>9,100</b>			<b>50,500</b>			<b>74,500</b>	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000	0	0
1.2	Net Profit	29,100	70,500	94,500
1.3	Depreciation (Non cash item)	3,900	3,900	3,900
1.4	Opening Balance of Cash Surplus	0	13,000	67,400
	<b>Total Cash Inflow</b>	<b>83,000</b>	<b>87,400</b>	<b>165,800</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Investment Pay Back	20,000	20,000	20,000
2.3	Payment of GB loan	0	0	0
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>13,000</b>	<b>67,400</b>	<b>145,800</b>



## **S**TRENGTH

- Skill and well experienced
- Service provider as a Trainer
- Goodwill of personal image
- Well mind set up in business
- No competitor around his business
- Well trained on business conducting

## **W**EAKNESS

- Lack of investment

## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Service demand is increasing.

## **T**HREATS

- New competitor may be present

# Photographs





# Photographs





# Photographs





# Photographs





# Photographs





# Photographs



# Photographs





# Photographs





# Photographs





# Photographs

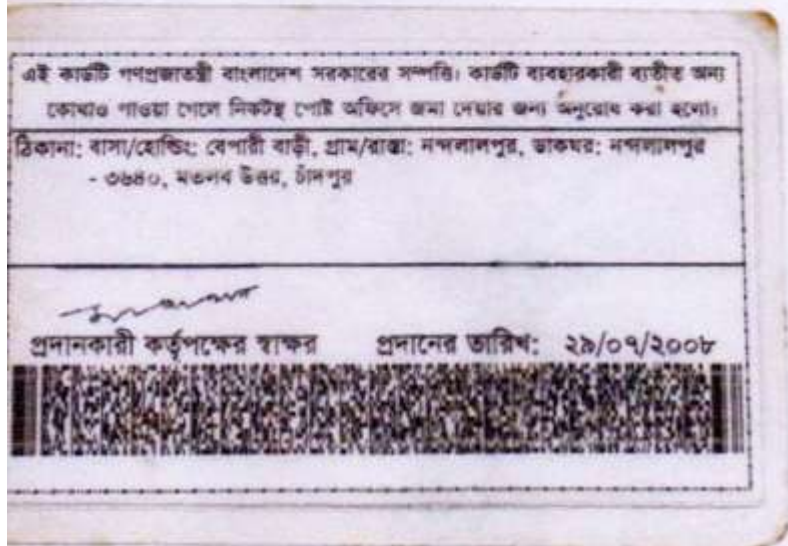








# Photographs





# Photographs



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


  
নাম: পাকুল বেগম  
Name: Parul Begum  
স্বামী: আলি হোসেন  
মাতা: রহিমা বেগম  
Date of Birth: 20 Nov 1972  
ID NO: 1314970432842

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাঠানো গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ত্রিকানা: বাসা/হোল্ডিং: তামশা হাজী প্রথানীয়া বাড়ি, গ্রাম/ডাকা: চারিয়ানী, ১৬৭নং  
নাসিরকোট, ডাকঘর: নাসিরকোট - ৩৬১০, হাজীগঞ্জ, চাঁদপুর

  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ২৮/০৫/২০০৮



৩১/০৫/১৮  
১৩১৪৯৭০৪৩২৮৪২  
২৮/০৫/১৮

  
রাষ্ট্রীয় স্বাক্ষর  
জাতীয় পরিচয় পত্র

সহজ কণের পাশ বই

নাম: আলি হোসেন  
কর্তৃপক্ষ: হাজীগঞ্জ  
ক্রম নং: ৩২  
কেন্দ্র নং: ২৭/১৮  
কেন্দ্রের নাম: চাঁদপুর  
বই ইস্যুর তারিখ: ২৮/০৫/১৮  
স্বাক্ষর: আলি হোসেন





*Presented at*  
**Open Design Lab**  
**On January 12, 2017 at GT**

