



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : Tisha Hot Collection**

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



**Project Identified by: Soyaib Gony, Assistant Nobin, Monirampur Unit, Jessore**  
**Business Proposal Prepared & Verified by: Naznin Akther**

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

|                                  |   |  |
|----------------------------------|---|--|
| Name and address                 | : | <b><i>Md. Nurzzaman Morial</i></b><br>Vill: Hakuba, Union: Monirampur, Post: Monirampur,<br>Upazila: Monirampur, District: Jessore   |
| Age                              | : | 24 Years   |
| Marital status                   | : | Unmarried  |
| Children                         | : | N/A  |
| No. of siblings:                 | : | 01 (One) Brother & 02 (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               | : | Farida Begum   |
| (iii) Father's name              | : | Md. Jumman Moral   |
| (iv) GB member's info            | : | <i>Branch: Monirampur, Centre # 66/mo</i><br><i>Loan no.: 8421, Member since January 02, 2012</i><br>First loan: Tk. 5,000<br>Existing loan: Tk. 10,000, Outstanding loan: Tk. 2,000 |
| Further Information:             |   |  |
| (v) Who pays GB loan installment | : | Entrepreneur's father  |
| (vi) Mobile lady                 | : | No   |
| (vii) Grameen Education Loan     | : | No   |
| (viii) Any other loan            | : | No   |

## ***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. | : | 03 (Three) years experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand).<br>He has 03 (Three) years working experiences as an assistant in local shop. From his existing business income, he built house. |
| Other Own/Family Sources of Income   | : | His father's income from business (grocery shop).  |
| Other Own/Family Sources of Liabilities  | : | Nil  |
| NU's Contact No.   | : | 01916104790  |
| NU's National ID No.   | : | 1993412101000029   |
| NU Project Source/Reference  | : | Grameen Telecom Trust  |

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

- Farida Begum is a GB member since January 02, 2012 at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her husband in his existing business (grocery shop).
- Finally GB loan helped her to improve economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>Tisha Hot Collection</i></b>   |
| Address/ Location   | : | Monirampur Bazar, Monirampur, Jessore  |
| Total Investment in BDT                                   | : | Tk. 347,000  |
| Financing   | : | Self Tk. 247,000 (from existing business)<br>Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business                     | : | BDT 2,000 (Two Thousand)   |
| Proposed Salary   | : | BDT 3,000 (Three Thousand)   |
| 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           |
| <b>Sales income from products (A)</b>                         | <b>3,000</b> | <b>84,000</b> | <b>1,008,000</b> |
| <b>Less: Cost of sales of products (product purchase) (B)</b> | <b>2,400</b> | <b>67,200</b> | <b>806,400</b>   |
| <b>Gross Profit (C) [C=(A-B)]</b>                             | <b>600</b>   | <b>16,800</b> | <b>201,600</b>   |
| <b>Less: Operating Cost:</b>                                  |              |               |                  |
| Electricity bill  |              | 1,000         | 12,000           |
| Generator bill  |              | 100           | 1,200            |
| Shop Rent (self)  |              |               | -                |
| Mobile bill   |              | 200           | 2,400            |
| Night Guard bill  |              | 400           | 4,800            |
| Conveyance  |              | 1,000         | 12,000           |
| Present Salary (Self & family)                                |              | 2,000         | 24,000           |
| Present Salary (Assistant-1)                                  |              | 3,500         | 42,000           |
| Other Cost (stationary & Entertainment etc.)                  |              | 1,000         | 12,000           |
| <b>Non Cash Item:</b>   |              |               |                  |
| Depreciation Expenses   |              | 50            | 595              |
| <b>Total Operating Cost (D)</b>                               |              | <b>9,264</b>  | <b>111,167</b>   |
| <b>Net Profit (C-D):</b>                                      |              | <b>7,536</b>  | <b>90,433</b>    |

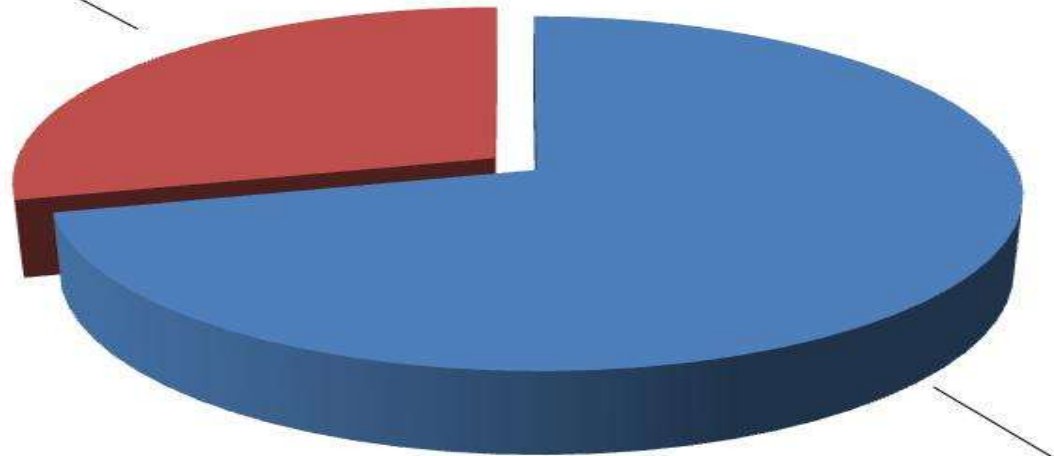
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

| <b>Particulars</b>  |  | <b>Existing Business (BDT)</b> | <b>Proposed (BDT)</b> | <b>Total (BDT)</b> |
|---|--|--------------------------------|-----------------------|--------------------|
| <b>Existing</b>   | <b>Proposed</b>  |                                |                       |                    |
| Investment in products (gauze cloth, three pics, shirt, genji, lungi, gamsa and kid collection etc) | Investment in products (gauze cloth, garments item and kid collection etc) | 244,165                        | 100,000               | 344,165            |
| Investment in Equipments ( bulb and fan etc.)   |  | 2,700                          |                       | 2,700              |
| Cash in hand  |  | 11,073                         |                       | 11,073             |
| Debtors (Since December, 2015 to at present)  |  | 17,162                         |                       | 17,162             |
| Creditors (Since December, 2015 to at present)  |  | (30,000)                       |                       | (30,000)           |
| Decoration ( fixture and fittings)  |  | 1,900                          |                       | 1,900              |
| <b>Total Capital</b>  |  | <b>247,000</b>                 | <b>100,000</b>        | <b>347,000</b>     |

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 247,000
- GTT's Investment BDT 100,000
- Total Capital BDT 347,000

GTT's  
Investment  
29%



Entrepreneur's  
Contribution  
71%



# 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)               | 4,200        | 117,600       | 1,411,200      | 4,830        | 135,240       | 1,622,880      | 5,313        | 148,764       | 1,785,168      |
| Less: Cost of sales of products (product purchase) (B) | 3,360        | 94,080        | 1,128,960      | 3,864        | 108,192       | 1,298,304      | 4,250        | 119,011       | 1,428,134      |
| <b>Gross Profit (C) [C=(A-B)]</b>                      | <b>840</b>   | <b>23,520</b> | <b>282,240</b> | <b>966</b>   | <b>27,048</b> | <b>324,576</b> | <b>1,063</b> | <b>29,753</b> | <b>357,034</b> |
| <b>Less: Operating Cost:</b>                           |              |               |                |              |               |                |              |               |                |
| Electricity bill                                       |              | 1,200         | 14,400         |              | 1,400         | 16,800         |              | 1,500         | 18,000         |
| Generator bill   |              | 200           | 2,400          |              | 300           | 3,600          |              | 400           | 4,800          |
| Shop Rent (self)                                       |              | -             | -              |              | -             | -              |              | -             | -              |
| Mobile bill (SMS & Reporting)                          |              | 500           | 6,000          |              | 500           | 6,000          |              | 500           | 6,000          |
| Night Guard bill                                       |              | 450           | 5,400          |              | 500           | 6,000          |              | 550           | 6,600          |
| Conveyance   |              | 2,000         | 24,000         |              | 2,500         | 30,000         |              | 3,000         | 36,000         |
| Bank Charge (DD, PO, SC)                               |              | 45            | 270            |              | 45            | 540            |              | 45            | 540            |
| Ownership Transfer Fee                                 |              | 667           | 4,000          |              | 667           | 8,000          |              | 667           | 8,000          |
| Proposed Salary (Self & family)                        |              | 3,000         | 36,000         |              | 4,000         | 48,000         |              | 5,000         | 60,000         |
| Proposed Salary (Assistant-1)                          |              | 4,000         | 48,000         |              | 4,500         | 54,000         |              | 5,000         | 60,000         |
| Other Cost (stationary & Entertainment etc.)           |              | 1,500         | 18,000         |              | 1,700         | 20,400         |              | 1,700         | 20,400         |
| <b>Non Cash Item:</b>                                  |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses                                  |              | 50            | 595            |              | 50            | 595            |              | 50            | 595            |
| <b>Total Operating Cost (D)</b>                        | <b>-</b>     | <b>13,626</b> | <b>159,237</b> | <b>-</b>     | <b>16,176</b> | <b>194,107</b> | <b>-</b>     | <b>18,426</b> | <b>221,107</b> |
| <b>Net Profit (C-D):</b>                               | <b>-</b>     | <b>9,894</b>  | <b>123,003</b> | <b>-</b>     | <b>10,872</b> | <b>130,469</b> | <b>-</b>     | <b>11,327</b> | <b>135,927</b> |
| <b>Retained Income</b>                                 |              |               | <b>123,003</b> |              |               | <b>253,473</b> |              |               | <b>389,400</b> |

**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<br/>(BDT)</i> | <i>Year 2<br/>(BDT)</i> | <i>Year 3<br/>(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)           | 127,003                 | 138,469                 | 143,927                 |
| 1.3         | Depreciation Expenses                               | 595                     | 595                     | 595                     |
| 1.4         | Opening Balance of Cash Surplus                     | -                       | 103,598                 | 194,663                 |
|             | <b>Total Cash Inflow</b>                            | <b>227,598</b>          | <b>242,663</b>          | <b>339,185</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>103,598</b>          | <b>194,663</b>          | <b>291,185</b>          |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment:0
- Ownership of business in his own business;
- Trade License in his own name;
- He has on hand training;
- Good reputation;
- Skilled and working experiences (6 years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 636,400 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 167<sup>th</sup> as Yunus Centre and 33<sup>rd</sup> In-house Executive  
Social Business Design Lab  
on January 14, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures











# মনিরামপুর পানিসভা

১৪৮৯-০০  
 ০৪-০০৫-১৪৮৯-০০  
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 কুলটিয়া রোড  
 ২৫-০১-২০১৫  
 ২০১৬  
 ১৪-১২-২০১৫ ইং

মুদ্রিত  
 মনিরামপুর পানিসভা  
 কুলটিয়া রোড, মনিরামপুর

২০১৬

## ডিনা হট কালেকশন

ভৈরী পোশাকের দোকান  
 মোঃ মুরস্জামান মোড়ল  
 মোঃ জুমান মোড়ল

ফরিদা বেগম

হোল্ডিং নংঃ ; দোকান নংঃ ; কুলটিয়া রোড, মনিরামপুর বাজার।

গ্রাম- হাকোবা, ডাকঃ-উপজেলা- মনিরামপুর, জেলা- যশোর।

গ্রাম- হাকোবা, ডাকঃ-উপজেলা- মনিরামপুর, জেলা- যশোর।

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| ক্রমিক নং | নাম | মাত্রা |
|-----------|-----|--------|
| ০১        |     | ৫০০    |
| ০২        |     | ০      |
| ০৩        |     | ০      |
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| ০৬        |     | ৫০০    |

Amio  
 ১৪/১২/২০১৫

মনিরামপুর পানিসভা  
 কুলটিয়া রোড, মনিরামপুর  
 মনিরামপুর পৌরসভা  
 মনিরামপুর, যশোর

*(Signature)*  
 ১৪/১২/১৫

১৪/১২/১৫  
 মনিরামপুর পানিসভা  
 কুলটিয়া রোড, মনিরামপুর



প্রাথমিক ব্যাংক

..... শাখা  
স্বৈরামপুর, শাখা ৫

সহজ ঋণের পাশ বই

নাম

সুবিন

ঝাণী নং

৫৫২০

গ্রুপ নং

২

কেন্দ্র নং

১৩/২

কেন্দ্রের নাম

স্বৈরামপুর, ৫

বই ইস্যুর তারিখ

০১/০২/০৫

শাখা ব্যবস্থাপকের স্বাক্ষর

(স্বাক্ষর)

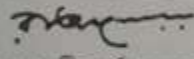


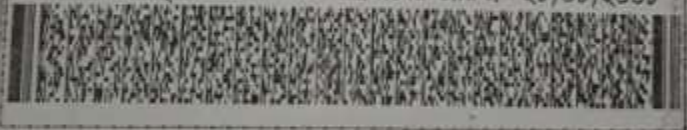
 **গণপ্রজাতন্ত্রী বাংলাদেশ সরকার**  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ নূরুজ্জামান মোড়ল  
Name: MD. NURZZAMAN MORIAL  
পিতা: মোঃ জুমান মোড়ল  
মাতা: ফরিদা বেগম  
Date of Birth: 06 Dec 1993  
ID NO: 19934126101000029

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা  
কোনোও পাণ্ডা গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/বাসা: হাকোবা, হাকোবা, ডাকঘর: মনিরামপুর - ৭৪৪০, মনিরামপুর  
পৌরসভা, মনিরামপুর, যশোর

  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৮/০৮/২০০৮



**Thank You**