



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Mofela Khatun Vill: Ovirampur Union: lotibpur , Post: Jaigerhat Upazila: Mithapukur, District: Rangpur.
Age	:	32 years
Marital status	:	Married
Children	:	03 (Three) Daughter
No. of siblings:	:	05 (Five) Brothers and 04 (four) 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 <input type="checkbox"/> Father <input checked="" type="checkbox"/> Mst. Ronjina Begum. Md. Motalab. <i>Branch: Brodarga, Pirgonj, Rangpur Centre # 28/PO</i> <i>Loan no.: 1788, Member since February 5, 1992</i> First loan: Tk.700. Existing loan: 20,000, Outstanding loan: Tk. 3,350.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's Brother. Nil Nil. Nil.

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

Education, till to date	:	Class Ten.
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.)	:	6(Six) years experiences is running his own business. He started the business with BDT 30,000 (Thirty Thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Husband's Income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01792932251
NU's National ID No.	:	8515867781266
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Motalab a GB member since February 5, 1992 at first he took GB loan BDT 7,00 (Seven Hundred).
- Gradually he took GB loan several times and utilized it for purchasing van, cow, Agriculture and arrangement of her daughter in marriage.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mofela Tailors</i>
Address/ Location	:	Jaigerhut, Mithapukur, Rangpur .
Total Investment in BDT	:	Tk. 3,46,000
Financing	:	Self Tk. 2,46,000 (from existing business) Required Investment Tk. 1,00,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 4,000 (Four Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 25%
(ii) Estimated % of proposed gross profit margin	:	On an Average 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	2,500	70,000	840,000
Sales income from Tailoring	200	5,600	67,200
Total Sales/commission (A)	2,700	75,600	907,200
Less: Cost of Sales			
Cost of products	2,000	56,000	672,000
Cost of Tailoring	60	1,680	20,160
Total Cost of Sales (B)	2,060	57,680	692,160
Gross Profit (C) [C=(A-B)]	640	17,920	215,040
Less: Operating Cost:			
Electricity bill		200	2,400
Shop Rent (Self)		-	-
Mobile bill		300	3,600
Conveyance		500	6,000
Present Salary (Self & family)		3,000	36,000
Present Salary (Assistant-2)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		328	3,930
Total Operating Cost (D)		9,128	109,530
Net Profit (C-D):		8,793	105,510

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (shirt piece, pant piece, three piece and gauge cloth, mattress etc)	Investment in products (shirt piece, pant piece, three piece and gauge cloth, mattress etc)	215,000	100,000	315,000
Investment in Machineries and Equipment (Sewing machine, fan, light, TV etc.)		19,200	-	19,200
Cash in hand		1,300	-	1,300
Decoration (fixture and fittings)		10,500	-	10,500
Total Capital		246,000	100,000	346,000

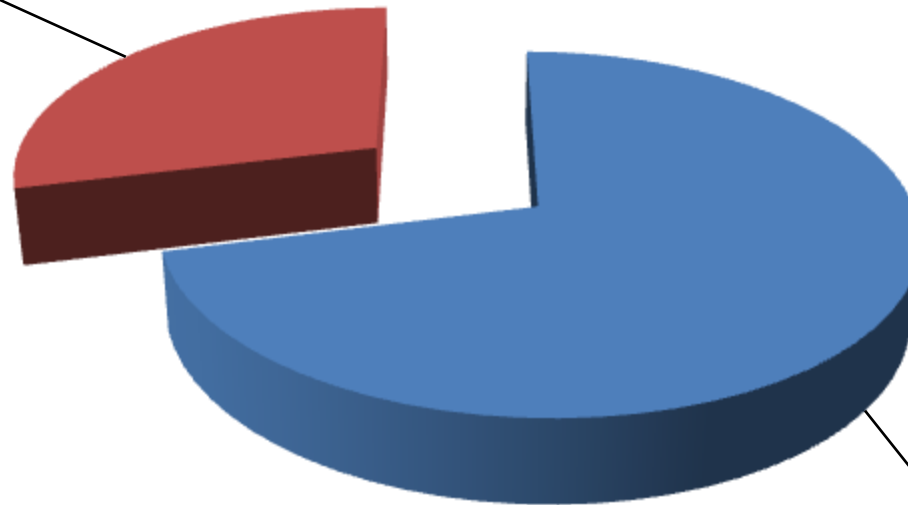
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 246,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 346,000

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	3,500	98,000	1,176,000	3,850	107,800	1,293,600	4,043	113,190	1,358,280
Estimated Sales income from Tailoring	240	6,720	80,640	276	7,728	92,736	298	8,346	100,155
Total Sales/commission (A)	3,740	104,720	1,256,640	4,126	115,528	1,386,336	4,341	121,536	1,458,435
Less: Cost of Sales									
Cost of products	2,800	78,400	940,800	3,080	86,240	1,034,880	3,234	90,552	1,086,624
Cost of Tailoring	72	2,016	24,192	83	2,318	27,821	89	2,504	30,046
Total Cost of Sales (B)	2,872	80,416	964,992	3,163	88,558	1,062,701	3,323	93,056	1,116,670
Gross Profit (C) [C=(A-B)]	868	24,304	291,648	963	26,970	323,635	1,017	28,480	341,764
Less: Operating Cost:									
Electricity bill		250	3,000		300	3,600		350	4,200
Shop Rent (Self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		400	4,800		450	5,400		500	6,000
Conveyance		600	7,200		600	7,200		600	7,200
Provision of bad Debt		-	-		-	-		-	-
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		4,000	48,000		4,000	48,000		4,000	48,000
Proposed Salary (Assistant-2)		6,000	72,000		6,000	72,000		6,000	72,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Other Cost (stationary & Entertainment etc.)		800	9,600		800	9,600		800	9,600
Non Cash Item:									
Depreciation Expenses		328	3,930		328	3,930		328	3,930
Total Operating Cost (D)	-	13,089	153,070	-	13,189	158,270	-	13,289	159,470
Net Profit (C-D):	-	11,215	138,578	-	13,780	165,365	-	15,191	182,294
Retained Income			138,578			303,943			486,238

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	142,578	173,365	190,294
1.3	Depreciation Expenses	3,930	3,930	3,930
1.4	Opening Balance of Cash Surplus	-	122,508	251,803
	Total Cash Inflow	246,508	299,803	446,028
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	122,508	251,803	398,028

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 732,238 after 3 years excluding payback of investor's money.

THREATS

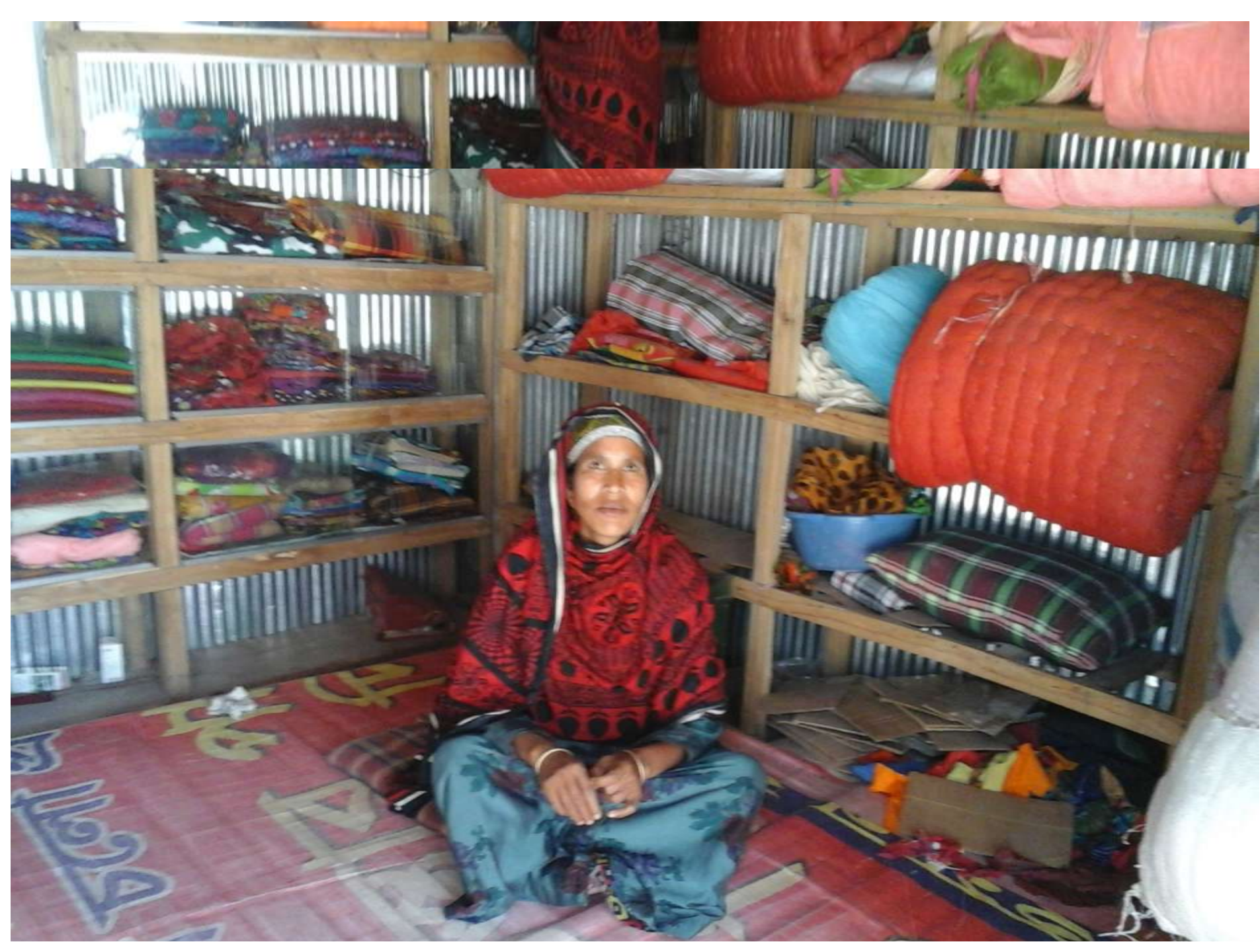
- Increase of local competitors;

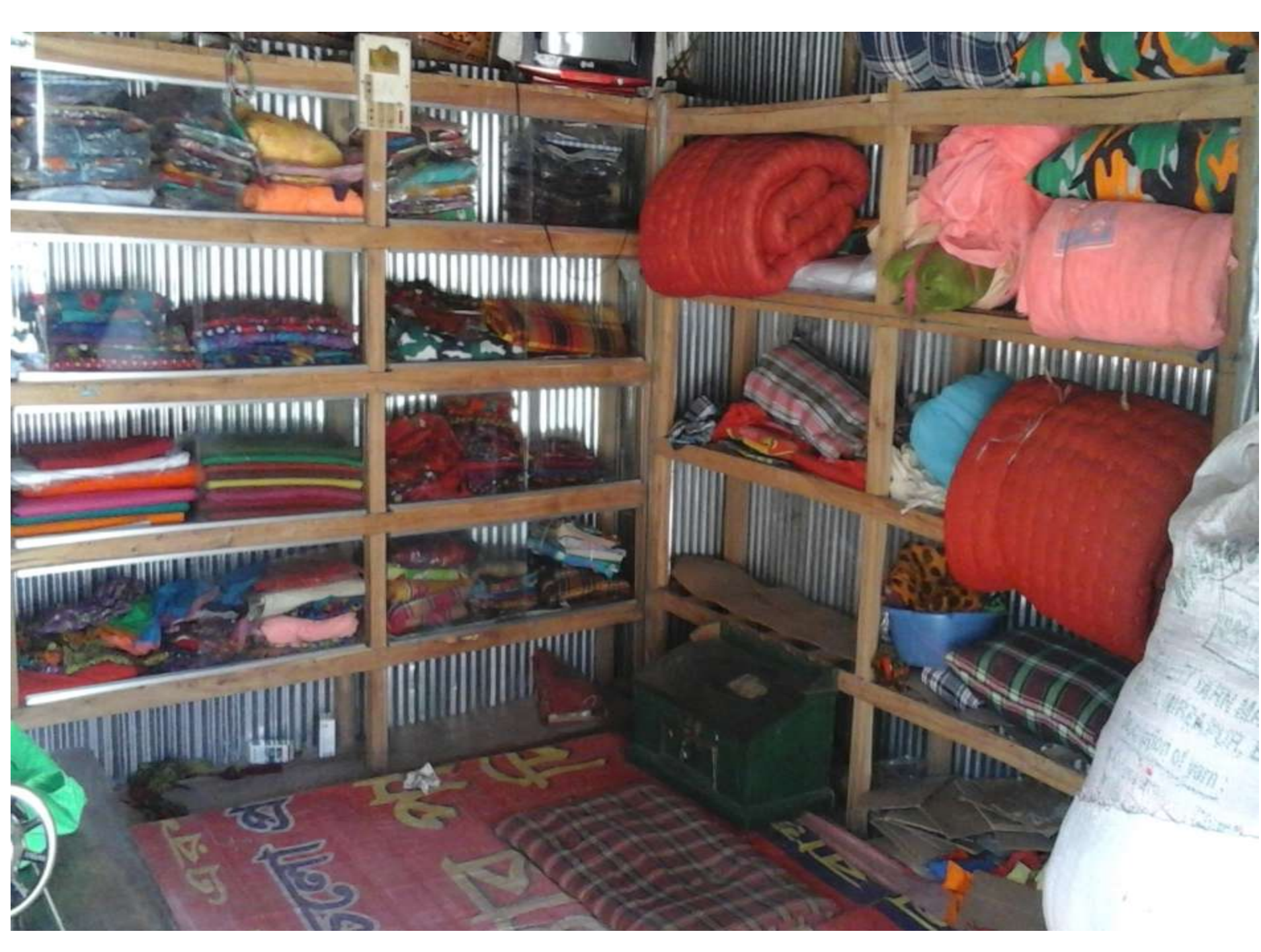
Presented at 209th as Yunus Centre and 52nd In-house Executive
Social Business Design Lab
(GTT) on March 20, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোছাঃ মফেলা খাতুন

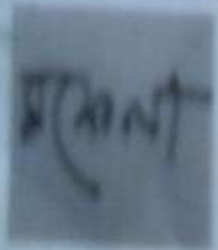
Name: Mst Mofela Khatun

পিতা: মোঃ মোস্তাফিজ

মাতা: মোছাঃ বনজিনা বেগম

Date of Birth: 05 Aug 1983

ID NO: 8515867781266



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: অভিরামপুর, ডাকঘর: জাফলারহাট - ৫৪৬০, মির্জাপুর, রংপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৮/২০০৮



১৭৬৫

০২

২৫০

এক পাইপের বিভিন্ন বরাদ্দ খাতিরে সন্নিবিষ্ট হিসাবের টীকা বাক্য এই হিসাবের সাথে রাখা হইবে।

ক্রমিক নং	বিবরণ	মিষ্টি নং	সঞ্চয় সঙ্কোচ			
			মিষ্টি নং	খরিদার হারী	সু হারী	মিষ্টি নং
		১০০	৬০০০	১৫		
		১০০	৩০০০	১৫		
		১০০	১৫০০	১৫		
		১০০	৬০০০	১৫		
		১০০	৩০০০	১৫		
		১০০	৩০০০	১৫		

ক্রমিক নং	বিবরণ	সঞ্চয় সঙ্কোচ			
		মিষ্টি নং	খরিদার হারী	সু হারী	মিষ্টি নং
		১৫২২	৬০০০	১৫	
		১৫২২	৩০০০	১৫	
		১৫২২	৩০০০	১৫	
		১৫২২	৩০০০	১৫	
		১৫২২	৩০০০	১৫	
		১৫২২	৩০০০	১৫	



গ্রামীণ ব্যাংক

দৃষ্টি আকর্ষণ

- * ঋণের টাকা কাউকেই ধার দিবেন না।
- * এককালীন টাকা ব্যাংকে এসে জমা দিতে হবে।
- * পাশ বই ছাড়া কোন লেনদেন করবেন না।

মহাজ ঋণের পাশবই

নাম আব্দুল হ ২৫/২

কন্ডের নাম আব্দুল হ

পাঠা



গোষ্ঠী পরিষদ
শ্রী মন্ডল
ক. মন্ডল উদ্যোগ পরিষদ, পূর্ব সিলেট জেলা
ক. মন্ডল উদ্যোগ পরিষদ, পূর্ব সিলেট জেলা
ক. মন্ডল উদ্যোগ পরিষদ, পূর্ব সিলেট জেলা
অনুগ্রহ করে পড়ুন

Thank You