

*Proposed NU Business Name : **Tin Bhai Waving Factory***
*Business Category: **Clothing & Apparels***



*Business Proposal Collected by : **Md. Saddam Hossain Kazi, Asst. Nobin, Arihazar, Narayanganj.***

*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Ahsanullah</i> Vill: Noagaon, Union: Shatgram, Post: Noagaon, Upazila: Arihazar, District: Narayanganj.
Age	:	30 Years
Marital status	:	Married
Children	:	Nil
sNo. of siblings:	:	03 (Three) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Jakirun
(iii) Father's name	:	Md. Mosharrof Hossain
(iv) GB member's info	:	<i>Branch: Duptara, Centre # 03/Mo, Loan no.: 2451, Member from 1988 to 2001 First loan: Tk. 2,000 Existing loan: Nil, Last loan: Tk. 10,000</i>
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	05 (Five) years experiences is running his own business. He started this business only with Tk. 200,000 (Two lac). : He has taken 06 (Six) years working experiences as an assistant in his father's business.
Other Own/Family Sources of Income	:	His father income from Agriculture and his brother's income from foreign remittance (Malaysia).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01722048531
NU's National ID No.	:	6710287235825
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jakirun is a GB member from 1988 to 2001 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took loan several times and utilized it by assisting her husband in business .
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Tin Bhai Waving Factory</i>
Address/ Location	:	Noagaon, Arihazar, Narayanganj.
Total Investment in BDT	:	BDT 667,000
Financing	:	Self Tk.467,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven Thousand)
Proposed Salary (estimates)	:	BDT 9,000 (Nine Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%
(ii) Estimated % of proposed gross profit margin	:	On products 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Weekly	Monthly	Yearly
Sales income from Products (A)	36,000	144,000	1,728,000
Less: Cost of Products (material purchase & wages) (B)	30,600	122,400	1,468,800
Gross Profit (C) [C=(A-B)]	5,400	21,600	259,200
<i>Less: Operating Cost:</i>			
Electricity bill		1,200	14,400
Shop Rent (self)			-
Mobile bill		500	6,000
Conveyance bill		2,000	24,000
Present Salary (Family & Self)		7,000	84,000
Present Salary (Assistant-brother)		1,500	18,000
Provision of bad debt		8	100
Other Cost (Stationary & Entertainment etc.)		1,100	13,200
<i>Non Cash Item:</i>			
Depreciation Expenses		3,213	38,550
<i>Total Operating Cost (D)</i>		16,521	198,250
Net Profit (C-D):		5,079	60,950

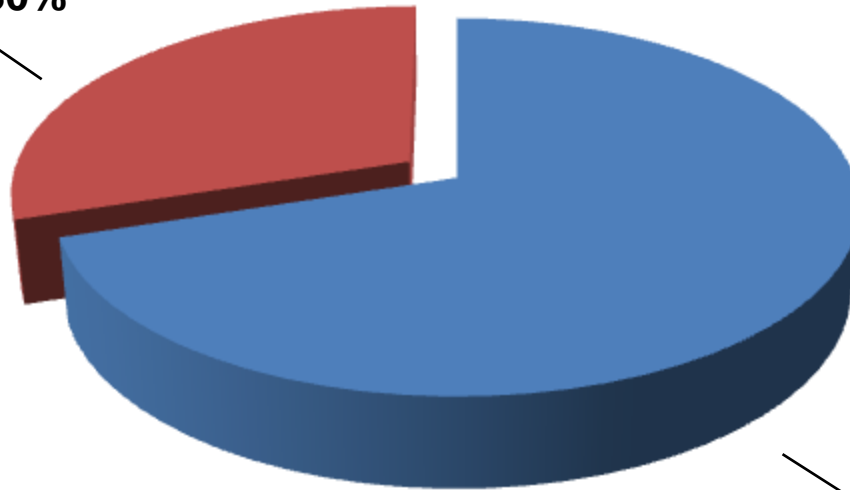
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (gamsha and thread etc.)	Investment in products (thread)	179,250	170,000	349,250
Investment in Machineries, Equipment & Tools (hand loom - 08 pics, thread making machine-2 pics, finishing machine- 1 pics, bulb and fan etc.)	Investment in Machinery (hand loom - 03 pics)	255,000	30,000	285,000
Cash in hand		19,750		19,750
Debtors (Since February, 2016 to at present)		10,000		10,000
Decoration (fixture and fittings)		3,000		3,000
Total Capital		467,000	200,000	667,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 467,000
- GTT's Investment BDT 200,000
- Total Capital BDT 667,000

**GTT's
Investment 30%**



**Entrepreneur's
Contribution
70%**

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Estimated Sales income from Products (A)	49,500	198,000	2,376,000	56,925	227,700	2,732,400	61,479	245,916	2,950,992
Less: Cost of Products (material purchase & wages) (B)	42,075	168,300	2,019,600	48,386	193,545	2,322,540	52,257	209,029	2,508,343
Gross Profit (C) [C=(A-B)]	7,425	29,700	356,400	8,539	34,155	409,860	9,222	36,887	442,649
Less: Operating Cost:									
Electricity bill		1,500	18,000		1,800	21,600		2,000	24,000
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,000	12,000
Conveyance		2,500	30,000		3,000	36,000		3,500	42,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-(Family & Self)		9,000	108,000		10,000	120,000		10,500	126,000
Proposed Salary (Assistant-brother)		2,000	24,000		2,500	30,000		3,000	36,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		8	100		8	100		8	100
Other Cost (stationary & Entertainment etc.)		1,600	19,200		2,000	24,000		2,000	24,000
Non Cash Item:									
Depreciation Expenses		3,588	43,050		3,588	43,050		3,588	43,050
Total Operating Cost (D)	-	22,384	260,280	-	25,184	302,210	-	26,984	323,810
Net Profit (C-D)	-	7,316	96,120	-	8,971	107,650	-	9,903	118,839
Retained Income			96,120			203,770			322,609

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including 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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	104,120	123,650	134,839
1.3	Depreciation Expenses	43,050	43,050	43,050
1.4	Opening Balance of Cash Surplus	-	99,170	169,870
	Total Cash Inflow	347,170	265,870	347,759
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	99,170	169,870	251,759

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 08 (production basis)
- Future employment: 03 (production basis)
- Ownership of business in his own name;
- Trade License of Business in own name;
- Family business
- Good reputation;
- He has on hand training;
- Skilled & working experiences: 11 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop; Market place.
- Increase of demand;
- The capital of Entrepreneur will be Tk. 789,609 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 148th as Yunus Centre and 25th In-house Executive
Social Business Design Lab
(GTT) on December 10, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures















SHRIMPUR TEXTILE MILLS LTD.

EXPORT QUALITY

LOT NO. 100/101/20/30

CARTON NO. 1

QTY. 24 CONES

GROSS WT - 52.30 KGS

NET WT - 50 KGS

DATE 27/05/18

COUNT
LOT NO.



















































১নং সাতগ্রাম ইউনিয়ন পরিষদ

ইউ.নি. ফরম নং- ১৩
পরিশিষ্ট- ১৩

ডাকঘর: সাতগ্রাম, উপজেলা: আড়াইহাজার, জেলা: নারায়ণগঞ্জ।
Email: chairmansatgramup@yahoo.com, http://satgramup.narayanganj.gov.bd

দেড লাইসেন্স

তারিখ: 22/06/2016

৫৮৬ ২০৫-২০১৬

প্রতিষ্ঠানের নাম :

তিন টাইলি টাই-টিং ফ্যাক্টরি

মালিকের নাম :

শ্রী: জাহাঙ্গীর আলম

পিতা/স্বামীর নাম :

শ্রী: মোসাদ্দিক হোসেন

মাতার নাম :

শ্রীমতী: জামিলা

ঠিকানা :

সাতগ্রাম

ডাকঘর: সাতগ্রাম

উপজেলা-আড়াই হাজার, জেলা-নারায়ণগঞ্জ।

পেশা বা ব্যবসার ধরণ:

স্বাক্ষর ও সীল

প্রদত্ত ফিসের পরিমাণ :

= ৫০/- টাকা

কথায় :

পাঁচশত টাকা মাত্র

যে সময়ের জন্য লাইসেন্স প্রদত্ত হইল: ২০১৫ ২০১৬

লাইসেন্সের মেয়াদ: ৩০-০৬-২০১৬

এই সময় পর্যন্ত ইউনিয়নের সীমার মধ্যে তাহার ব্যবসা চালাইবার

জন্য লাইসেন্স মঞ্জুর না হইল।

সেক্রেটারীর স্বাক্ষর

২২/০৬/২০১৬
চেয়ারম্যান

১নং সাতগ্রাম ইউনিয়ন পরিষদ
সদুদ মাহমুদ
চেয়ারম্যান
সাতগ্রাম ইউনিয়ন পরিষদ
আড়াইহাজার, নারায়ণগঞ্জ

সময়মত ট্যাক্স পরিশোধ করিবেন।



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

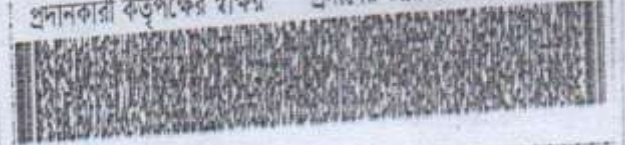


নাম: মোঃ আহসানউল্লাহ
Name: Md Ahsanullah
পিতা: মোঃ মোশারফ হোসেন
মাতা: মোসাঃ জাকিরুল
Date of Birth: 15 Jan 1986
ID NO: 6710287235825

এই কাডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ক্রিয়ানা: গ্রাম/রাস্তা: নোয়াপাট, বড় নোয়াপাট, ডাকঘর: নোয়াপাট - ১৬০৪,
আড়াইহাজার, নারায়নগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৩/০৬/২০০৮



Thank You