

Proposed NU Business Name: Tonmoy Crockeries & Plastic Center

Business Category: General Retail & Wholesale



Project Identified by: Md. Asraful Alom, Asst. Officer, Jessore Sadar unit, Jessore Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address		Md. Alamgir Hossen Tagore Vill: Taposhi, Union: Chachra, Post: Chachra, Upazila: Jessore Sadar, District: Jessore.		
Age	:	32 years		
Marital status		Married		
Children	:	01 (One) Daughter		
No. of siblings:	:	01 (One) Brother 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		Mother Samiron Nesa Md. Asaduzzaman Branch: Chachra, Centre # 37/mo, Loan no.: 2396/1, Member from 2002 to 2010 First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 20,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan		N/A No 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.)		02 (Two) years experiences is running his own business. He started the business with BDT 214,000 (Two lac fourteen thousand). He has 12 (Twelve) years working experiences as a machine operator at manufacturing & packing section in Akij Group. He has 02 (Two) years working experiences as an assistant in his mother's shop.
Other Own/Family Sources of Income	:	His father's income from servicing (mason) and his mother's income from business (grocery shop). From his existing business income, he built a house with a amount of two lac fifty thousand taka, mortgaged 01 (One) bigha cultivation land with a amount of 70 (seventy) thousand taka and purchased 02 (Two) cows.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01939660494
NU's National ID No.	:	4114723358093
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Samiron Nesa was a GB member from 2002 to 2010 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 own business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Tonmoy Crockeries & Plastic Center
Address/ Location	-	Poler hat bazar, Jessore Sadar, Jessore.
Total Investment in BDT	:	Tk. 521,000
Financing	:	Self Tk. 421,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven Thousand)
Proposed Salary	:	BDT 8,000 (Eight 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

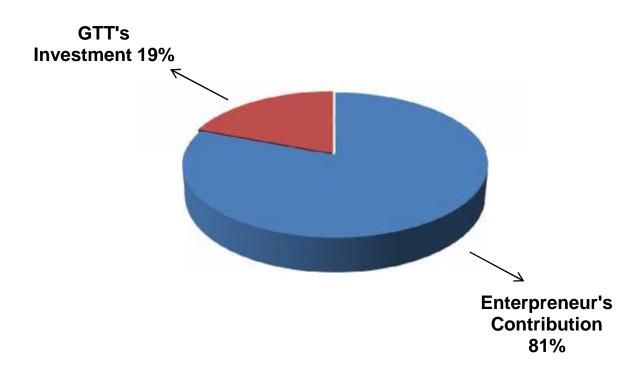
De die lee	Existing Business (BDT)			
Particulars	Daily	Monthly	Yearly	
Sales income from Products (A)	3,300	85,800	1,029,600	
Less: Cost of Sales/Products (B)	2,640	68,640	823,680	
Gross Profit (C) [C=(A-B)]	660	17,160	205,920	
Less: Operating Cost:				
Electricity bill		350	4,200	
Shop Rent		1,000	12,000	
Mobile bill		500	6,000	
Night Guard bill		275	3,300	
Conveyance bill		600	7,200	
Present Salary (Family & Self)		7,000	84,000	
Provision of bad debt		8	90	
Other Cost (Stationary & Entertainment etc.)		900	10,800	
Non Cash Item:			,	
Depreciation Expenses		213	2,550	
Total Operating Cost (D)		10,845	130,140	
Net Profit (C-D):		6,315	75,780	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars			Proposed	Total
Existing	Proposed	Business (BDT)	(BDT)	(BDT)
Investment in products (different types of crockeries item and plastic products etc.)	Investment in products (different types of crockeries item and plastic products etc.)	219,500	100,000	319,500
Investment in Equipment & Tools (bulb and fan etc.)				3,000
Cash in Hand				4,500
Advance for shop		200,000		200,000
Debtors (Since May, 2016 to at present)				9,000
Creditors (Since May, 2016 to at present)				(36,000)
Decoration (fixture and fittings)		21,000		21,000
Total Capital			100,000	521,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 421,000
- GTT's Investment BDT 100,000
- Total Capital BDT 521,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Post local and	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars -	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income from Products (A)	4,700	122,205	1,466,459	5,452	141,758	1,701,093	5,888	153,098	1,837,180
Less: Cost of Sales/Products (B)	3,760	97,764	1,173,167	4,362	113,406	1,360,874	4,711	122,479	1,469,744
Gross Profit (C) [C=(A-B)]	940	24,441	293,292	1,090	28,352	340,219	1,178	30,620	367,436
Less: Operating Cost:									
Electricity bill		550	6,600		700	8,400		750	9,000
Shop Rent		1,000	12,000		1,500	18,000		1,500	18,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		325	3,900		375	4,500		425	5,100
Conveyance		1,100	13,200		1,600	19,200		2,100	25,200
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		8,000	96,000		9,000	108,000		10,000	120,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		8	90		8	90		8	90
Other Cost (stationary & Entertainment etc.)		1,250	15,000		1,450	17,400		1,550	18,600
Non Cash Item:									
Depreciation Expenses		213	2,550		213	2,550		213	2,550
Total Operating Cost (D)	-	13,992	163,420		16,392	196,700	_	18,092	217,100
Net Profit (C-D)	_	10,449	129,872		11,960	143,519	-	12,528	150,336
Retained Income			129,872			273,390			423,726

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.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	133,872	151,519	158,336
1.3	Depreciation Expenses	2,550	2,550	2,550
1.4	Opening Balance of Cash Surplus	-	112,422	218,490
	Total Cash Inflow	236,422	266,490	
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		
3.0	Total Cash Surplus	112,422	218,490	·

SWOT ANALYSIS

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Strength	Weakness
 □ Present employment: Self: 01 Family: 01 (father) Others (beyond family): 0 Future employment: 0 □ Trade License in his own name; □ He has on hand training; □ Good reputation; □ Skilled and working experiences: 16 years; 	☐ Can not supply goods as per demand.
OPPORTUNITIES □ Location of Shop; □ Have some fixed customers (Retail & Wholesale); □ Increasing demand; □ The Capital of the entrepreneur will be BDT 844,726 after 3 years excluding payback of investor's money.	THREATS Increase of local competitors;

Presented at 270th as Yunus Centre and 75th In-house Executive Social Business Design Lab

(GTT) on 06 June, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



















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- 3.2) নিত্তীত কৰু অঞ্চলিত সংক্ৰম বহু কোন, বিভিন্ন, কৈন্তেলেকে অঞ্চল কৰিছে কাহিছে আ । কোনো আন্ত কাইছ কা নামৰ লোক প্ৰথম কৰাই প্ৰয়োগতেই বা হিচাপে কাইছে আছিলে আ।
- াত। স্বিটাত কৰা অন্তৰ্গত কোনাত আ পৰিয়ালে কৰে আনত নিকটা আছা আনহা আছিলে আ নিৰ্দুত কিব কাজত। ক্ষিত্ৰত কাজে পাছৰ কোনা কৰিব চুকা কাজৰ কৰিব। নিৰ্দিষ্ট পাছৰত চক্ৰপত কাছিল কিব বিচৰা কৰিব কৰিব। বুলি চাৰা নিৰ্দিষ্ট কৰা কাজ ও নিৰ্দীয় কাজৰ অনুষ্ঠান কাজৰ কাজনীয়া কালাৰ নিৰ্দিষ্ট কৰা নিৰ্দায়। ক্ষিত্ৰত কৰা হাজিত।

নাৰতে পুত্ কৰিছে, বীৰ মহিলে আৰু চুক্তিৰান্তৰ কৰুনে নিবানেক কৰিব উন্নয় হয় কৰুৰ বাবে সংক্ৰম মহিল নিবা কৰিব আনিয়া বিভাগ কৰা দিয়া প্ৰতিয়া প্ৰতিবাদেৱ যেনিক্তাৰ চিবা নিবা কম কৰি চন্দ্ৰকা নামনক

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নাম: মোঃ আলমগীর হোসেন টগর ,

Name: Md. Alamgir Hossen Tagore

পিতা: মোঃ আসাতৃজ্ঞামন খোকন

মাতা: ছমিরন নেছা

Date of Birth: 12 Aug 1984

ID NO: 4114723358093

এই কাউট গণপ্রজাতন্ত্রী বাংলয়দশ সরকারের সম্পত্তি। কাউট ব্যবহারকারী ব্যক্তিত অন্য কোষার পাওরা গেলে নিকটর পোট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলে। ঠিকানা: গ্রাম/রাজ: তপদী ভাঙ্গা, ভারুদ্ধর: ইডড়া - ৭৪০০, কোড্যালী, মণোর



প্রবানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিব: pe/ce/২০০৮

Thank You