

*Proposed NU Business Name : **Rony Cloth Store***

*Business Category: **Clothing***



*Business Proposal Identified by: **Md. Shahinur Islam, Asst. Officer, Mithapukur Unit, Rangpur.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Khalid Hasan</i> Vill: Ramchandrapur, Union: Ranipukur, Post: Ranipukur, Upazila: Mithapukur, District: Rangpur.
Age	:	21 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister
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. Piari Begum
(iii) Father's name	:	Md. Fazlul Haque
(iv) GB member's info	:	<i>Branch: Kanshat, Centre # 26/mo,</i> <i>Loan no.: 9646/1, Membership since February 05, 2009</i> First loan: Tk. 8,000 Existing loan: Tk. 20,000, Outstanding Loan: Tk. 17,360
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's brother
(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	:	Degree 2 nd year
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 experience in running his own business. He started the business with BDT 200,000 (Two lac). He has 05 (Five) years working experience as an assistant in his brother's shop.
Other Own/Family Sources of Income	:	His 01 (One) brother's income from business (cloth shop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01784944940
NU's National ID No.	:	19968515894000108
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Piari Begum is a GB member since February 05, 2009 at first she took GB loan BDT 8,000 (Eight thousand).
- Successively several times she utilized GB loan for cultivation, purchasing cow, mortgaging 05 (Five) khata cultivation land and assisting elder son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Rony Cloth Store</i>
Address/ Location	:	Ranipukur, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 474,000
Financing	:	Self Tk. 374,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six 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

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	4,000	112,000	1,344,000
Less: Cost of Sales / Products (B)	3,200	89,600	1,075,200
Gross Profit (C) [C=(A-B)]	800	22,400	268,800
Less: Operating Cost:			
Electricity bill		600	7,200
Shop rent		500	6,000
Night Guard bill		120	1,440
Mobile bill		300	3,600
Conveyance bill		2,000	24,000
Present Salary (Family & self)		6,000	72,000
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		113	1,350
Total Operating Cost (D)		11,133	133,590
Net Profit (C-D):		11,268	135,210

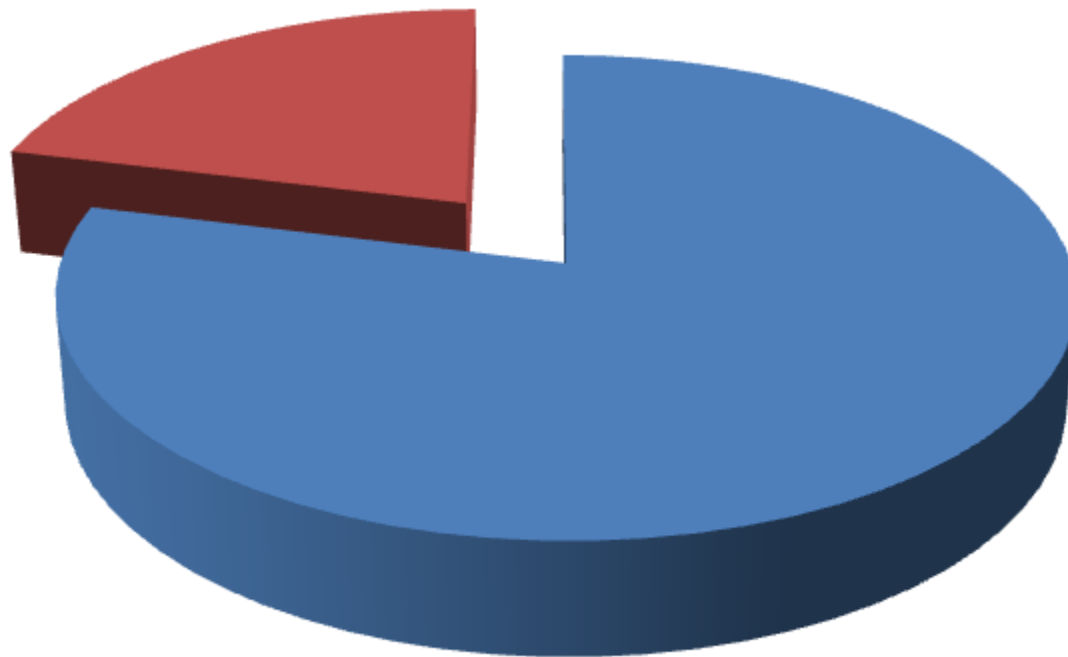
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (three piece, gauze cloth, sari, lungi, genji and readymade garments cloth etc.)	Investment in products (three piece, gauze cloth, sari, lungi and readymade garments cloth etc.)	303,500	100,000	403,500
Investment in Machineries and Equipments (bulb and fan etc.)		2,000		2,000
Cash in Hand		1,500		1,500
Advance for Shop		60,000		60,000
Decoration (fixture and fittings)		7,000		7,000
Total Capital		374,000	100,000	474,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 374,000
- GTT's Investment BDT 100,000
- Total Capital BDT 474,000

GTT's Investment
21%



Entrepreneur's
Contribution 79%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products (A)	5,600	156,800	1,881,600	6,272	175,616	2,107,392	6,648	186,153	558,459
Less: Cost of Sales / Products (B)	4,480	125,440	1,505,280	5,018	140,493	1,685,914	5,319	148,922	446,767
Gross Profit (C) [C=(A-B)]	1,120	31,360	376,320	1,254	35,123	421,478	1,330	37,231	111,692
Less: Operating Cost:									
Electricity bill		650	7,800		750	9,000		850	2,550
Shop rent		500	6,000		500	6,000		500	1,500
Night Guard bill		120	1,440		120	1,440		120	360
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	1,800
Conveyance bill		2,500	30,000		3,000	36,000		3,500	10,500
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		833	7,500		833	10,000		833	2,500
Proposed Salary-(Family & Self)		8,000	96,000		10,000	120,000		10,000	30,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,300	27,600		2,600	7,800
Non Cash Item:									
Depreciation Expenses		113	1,350		113	1,350		28	338
Total Operating Cost (D)	-	15,391	182,190	-	18,311	219,730	-	19,146	57,693
Net Profit (C-D)	-	15,969	194,130	-	16,812	201,748	-	18,084	53,999
Retained Income			194,130			395,878			449,878

Notes: 1. **Agreed Grace period: Three months**

2. **Investment Payback schedule:** Monthly installment including 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)	201,630	211,748	56,499
1.3	Depreciation Expenses	1,350	1,350	338
1.4	Opening Balance of Cash Surplus	1,500	159,480	312,578
	Total Cash Inflow	304,480	372,578	369,415
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	45,000	60,000	15,000
	Total Cash Outflow	145,000	60,000	15,000
3.0	Total Cash Surplus	159,480	312,578	354,415

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Skilled & working experience : 08 years.

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 823,878 after 2 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 373rd as Yunus Centre and 111th In-house Executive
Social Business Design Lab
(GTT) on October 17, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
(স্থানীয় সরকার বিভাগ)

২নং রাণীপুকুর ইউনিয়ন পরিষদ

ডাকঘর: রাণীপুকুর, উপজেলা: মিঠাপুকুর, জেলা: রংপুর।



ট্রেড লাইসেন্স

934

লাইসেন্স নং- ৬৪/২৫

সি.নং ০৬

লাইসেন্স বই নং- ৫৩

তারিখ: ০২ ১০ ২০১৭

স্থানীয় সরকার (ইউনিয়ন পরিষদ) আইন, ২০০৯ (২০০৯ সনের ৬১নং আইন এর ৬৬ ধারায় ক্ষমতাবলে প্রণীত আদেশ
সম্মত, ২০১৩ এর বিধান অনুযায়ী নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে লাইসেন্স ইস্যু করা হলো। যার কার্যকর
মুদ্রাদ ৩০শে জুন.....২০১৭.....তারিখ পর্যন্ত বলবৎ থাকবে। তবে নবায়ন পূর্বক মেয়াদ বর্ধিত করা যাবে।

মালিকের নাম : শ্রীঃ আলি হোসেন (বিন)

পিতা/স্বামীর নাম : মুহঃ হুসুয়ন হক

মাতার নাম : শ্রীমতীঃ শেহাঙ্গী হুসুয়ন

জাতীয় পরিচয় পত্র/জন্ম নিবন্ধন নং : ০০০০৬৫০৬০৫০০০০০০০০০০

মালিকের ঠিকানা :

(ক) বর্তমান ঠিকানা : গ্রামঃ সামসুদ্দৌল ইউনিয়নঃ রাণীপুকুর, উপজেলাঃ মিঠাপুকুর, জেলাঃ রংপুর

(খ) স্থায়ী ঠিকানা : গ্রামঃ সামসুদ্দৌল ইউনিয়নঃ রাণীপুকুর, উপজেলাঃ রাণীপুকুর, জেলাঃ রংপুর

ব্যবসা প্রতিষ্ঠানের নাম : বিন কুম ফোর্ড

ব্যবসা/বুতি/সেবার নাম /ধরণ : কার্পাস চরমা

ব্যবসা/বুতি/সেবা পরিচালনার স্থান/ঠিকানা : রাণীপুকুর চাকরতলা

লাইসেন্স ফি/নবায়ন ফি (বার্ষিক) : টাকা (অংকে) : ২০৫৫ (কথায় দুই হাজার পঁচাত্তর)

শ্রীঃ আলি হোসেন
উপি সাইব



শ্রীঃ আলি হোসেন
উপি সাইব



NID	199685158940
Name(bangla)	মোঃ খালিদ হাসান
Name(english)	MD. KHALID H
Birth	01-January-199
Father Name	ফজলুল হক
Mother Name	মোছাঃ পেয়ারি বেগম
Spouse Name	
Form No	31367629
Education	মাধ্যমিক
Voter Area (Area Code)	রামচন্দ্রপুর (1304)
Voter Serial No	271
Voter No	851304000060

Thank You