



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ibrahim Khalil Vill: Hazrakathi, Union: Monirampur, Post: Monirampur, Upazila: Monirampur, District: Jessore.
Age	:	26 years
Marital status	:	Married
Children	:	01 (One) Son.
No. of siblings:	:	03 (Three) Brothers and 06 (Six) 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	:	Ashrafun Nesa
(iii) Father's name	:	Abu Bakkar Siddique
(iv) GB member's info	:	<i>Branch: Monirampur, Jessore, Centre # 36/mo, Loan no.: 3771, Member since May 02, 2012 First loan: Tk. 10,000 Existing loan: 15,000, Outstanding loan: Tk. 9,800</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(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	:	S.S.C
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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). : He has 02 (Two) months working experiences of Clothing Shop under the district of Keraniganj, Dhaka.
Other Own/Family Sources of Income	:	His Brother's income from entrepreneur's business (Tamanna Garments) and father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01725663926
NU's National ID No.	:	4116139700742
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Ashrafun Nesa is a GB member since May 02, 2012 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized it for household purposes and agriculture.
- Finally GB loan helped her to improve her economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Tamanna Garments</i>
Address/ Location	:	Ground floor of Janata Bank, Hazi Super Market, Monirampur, Jessore.
Total Investment in BDT	:	Tk. 596,000
Financing	:	Self Tk. 446,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 3,600 (Three Thousand Six Hundred)
Proposed Salary	:	BDT 3,600 (Three Thousand Six Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%
(ii) Estimated % of proposed gross profit margin	:	On products 12%
(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 (Cloth Item)	4,000	112,000	1,344,000
Less: Cost of sales of products (Product Purchase) (B)	3,520	98,560	1,182,720
Gross Profit (C) [C=(A-B)]	480	13,440	161,280
Less: Operating Cost:			
Electricity bill		1,000	12,000
Generator Bill		150	1,800
Shop Rent		1,500	18,000
Mobile bill		400	4,800
Conveyance bill		2,000	24,000
Provision of bad Debt		17	206
Present Salary (for Family & Self)		3,600	43,200
Present Salary (Assistant-01-brother)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		900	10,800
Non Cash Item:			
Depreciation Expenses		369	4,430
Total Operating Cost (D)		11,936	143,236
Net Profit (C-D):		1,504	18,044

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (gauge cloth, sharee, scarf, panjabi, Shirt pics, pant pics, lungi and Trouser etc)	Investment in products (gauge cloth, sharee, scarf, panjabi, Shirt pics, pant pics, lungi and Trouser etc)	225,005	150,000	375,005
Investment in Machineries (Fan, Light, Calculator etc.)		2,200	-	2,200
Cash in hand		4,905		4,905
Bank Balance		2,300	-	2,300
Debtors (Since August, 2015 to at present)		20,590	-	20,590
Advance for Shop		150,000	-	150,000
Decoration (fixture and fittings)		41,000	-	41,000
Total Capital		446,000	150,000	596,000

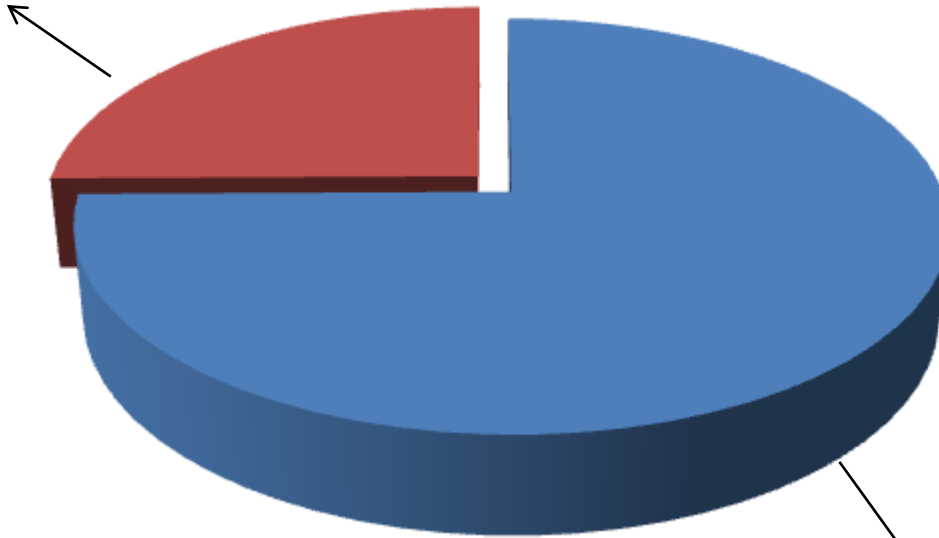
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 446,000

■ GTT's Investment BDT 150,000

■ Total Capital BDT 570,000

GTT's
Investment 25%



Entrepreneur's
Contribution
75%

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 (Cloth Item) (A)	6,000	168,000	2,016,000	6,720	188,160	2,257,920	7,392	206,976	2,483,712
Less: Cost of sales of products (Product Purchase) (B)	5,280	147,840	1,774,080	5,914	165,581	1,986,970	6,505	182,139	2,185,667
Gross Profit (C) [C=(A-B)]	720	20,160	241,920	806	22,579	270,950	887	24,837	298,045
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,400	16,800		1,500	18,000
Generator Bill		150	1,800		180	2,160		180	2,160
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		800	9,600
Conveyance bill		2,500	30,000		2,500	30,000		2,800	33,600
Provision of bad Debt		17	206		17	206		17	206
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Family & Self		3,600	43,200		4,100	49,200		4,100	49,200
Proposed Salary (Assistant-01-Brother)		2,000	24,000		2,500	30,000		2,500	30,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,300	15,600		1,500	18,000
Non Cash Item:									
Depreciation Expenses		369	4,430		369	4,430		369	4,430
Total Operating Cost (D)	-	14,136	163,636	-	15,566	186,796	-	16,266	195,196
Net Profit (C-D):	-	6,024	78,284	-	7,013	84,155	-	8,571	102,850
Retained Income			78,284			162,439			265,288

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	84,284	96,155	114,850
1.3	Depreciation Expenses	4,430	4,430	4,430
1.4	Opening Balance of Cash Surplus	-	52,714	81,299
	Total Cash Inflow	238,714	153,299	200,578
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	52,714	81,299	128,578

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Brother);
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (7yrs);

WEAKNESS

- 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 711,288 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Seasonal Effect;

Presented at 16th In-house Executive Social Business Design Lab
On October 11, 2015 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



আশরাফুন্নেছা

নাম: মোছাঃ আশরাফুন্নেছা
Name: Mst. Asharafun Nesa

স্বামী: মোঃ আবু বকর ছিদ্দীক বিশ্বাস

মাতা: মৃত আবিরন নেছা

Date of Birth: 07 Mar 1958

ID NO: 4116167597091

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

ঠিকানা: গ্রাম/রাস্তা: হাজরাকাঠি, ৯০নং জালবাড়া, ডাকঘর: মনিরামপুর - ৭৪৪০,
মনিরামপুর, যশোর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৭/০৯/২০০৮





Thank You