



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name: Sotota Cloth Store & Garments
Business Category: Clothing, Footwear & Apparels



**Project Identified and Prepared by: Md. Shahinur Islam, Asst. Officer,
Rangpur, Unit.**

Verified by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shafikul Islam Vill: Abdullapur, Union: Durgapur , Post: Mithapukur, Upazila: Mithapukur, District: Rangpur.
Age	:	29 years
Marital status	:	Married
Children	:	01(One) Daughter
No. of siblings:	:	04 (Four) Brothers and 03 (Three) 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	:	Mst. Ambiya Begum
(iii) Father's name	:	Late. Abdus Sobhan
(iv) GB member's info	:	<i>Branch: : Mithapukur, Rangpur, Centre # 66/Mo</i> <i>Loan no.: 6875, Member since May 20, 1984</i> First loan: Tk. 500 Existing loan: Nil, Last loan: Tk. 25,000
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	:	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.)	:	09 (Nine) years experience is running his own business. He started the business with BDT 100,000 (One lac). He has 07 (Seven) Years working experience as an assistant in different cloth Shop.
Other Own/Family Sources of Income	:	His elder brother is a technician and another 02 (Two) brother's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01730927858
NU's National ID No.	:	8515849683465
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Ambiya Begum is a GB member since May 05, 1984, at first she took GB loan BDT 500 (Five hundred).
- Gradually she took GB loan several times and utilized it for cultivation purposes and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sotota Cloth Store & Garments
Address/ Location	:	Mahathir Market, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 445,000
Financing	:	Self Tk. 325,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 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	2,500	70,000	840,000
Less: Cost of Sales / Products (B)	2,000	56,000	672,000
Gross Profit (C) [C=(A-B)]	500	14,000	168,000
Less: Operating Cost:			
Electricity bill		600	7,200
Shop Rent		500	6,000
Mobile bill		500	6,000
Conveyance bill		1,000	12,000
Ownership Transfer Fee			
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-01)		1,000	12,000
Other Cost (Stationary & Entertainment etc.)		1,200	14,400
Non Cash Item:			
Depreciation Expenses		375	4,505
Total Operating Cost (D)		9,175	110,105
Net Profit (C-D):		4,825	57,896

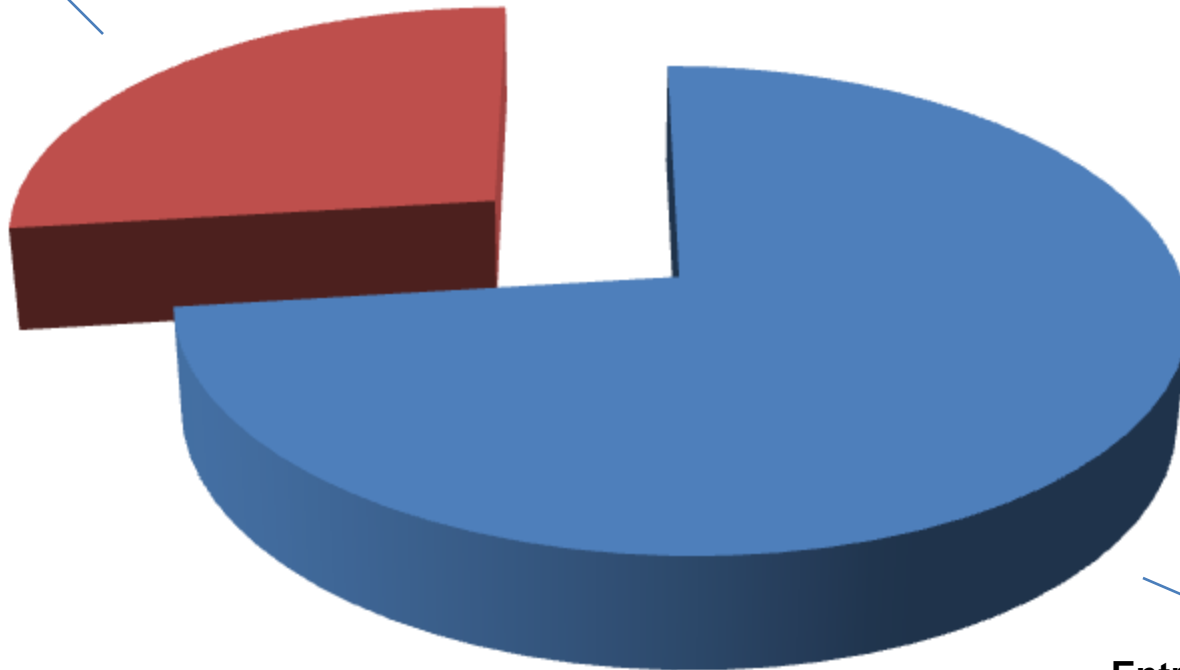
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Lungi, Shirt, Pant, trouser, shocks, Jacket, blanket, bad sheet, t-shirt and winter cloth etc.)	Investment in products (Lungi, Shirt, Pant, trouser, shocks, Jacket, blanket, bad sheet, t-shirt and winter cloth etc.)	259,440	120,000	379,440
Investment in Equipment & Tools (Fan, Light, Weight machine etc.)		23,830	-	23,830
Cash in hand		2,430	-	2,430
Advance for Shop		30,000	-	30,000
Investment in Decoration (Furniture, fixture and fittings)		9,300	-	9,300
Total Capital		325,000	120,000	445,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 325,000
- GTT's Investment BDT 120,000
- Total Capital BDT 445,000

**GTT's
Investment 27%**



**Entrepreneur's
contribution
73%**

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	4,235	118,580	1,422,960
Less: Cost of Sales / Products (B)	2,800	78,400	940,800	3,080	86,240	1,034,880	3,388	94,864	1,138,368
Gross Profit (C) [C=(A-B)]	700	19,600	235,200	770	21,560	258,720	847	23,716	284,592
Less: Operating Cost:									
Electricity bill		700	8,400		750	9,000		800	9,600
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		650	7,800		700	8,400		750	9,000
Conveyance bill		1,500	18,000		1,550	18,600		1,600	19,200
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary-(Family & Self)		5,000	60,000		5,500	66,000		6,000	72,000
Proposed Salary (Assistant-1)		1,500	18,000		1,700	20,400		1,800	21,600
Bank Charge (DD, PO, SC)		50	300		50	600		50	600
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,900	22,800		2,100	25,200
Non Cash Item:									
Depreciation Expenses		375	4,505		375	4,505		375	4,505
Total Operating Cost (D)	-	12,775	148,205	-	13,825	165,905	-	14,775	177,305
Net Profit (C-D)	-	6,825	86,996	-	7,735	92,816	-	8,941	107,288
Retained Income			86,996			179,811			287,099

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	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	91,796	102,416	116,888
1.3	Depreciation Expenses	4,505	4,505	4,505
1.4	Opening Balance of Cash Surplus	-	67,500	116,820
	Total Cash Inflow	216,300	174,420	238,212
2.0	Cash Outflow			
2.1	Product Purchase	120,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	Total Cash Outflow	148,800	57,600	57,600

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01 (Permanent), 01
(Production basis);
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (16yrs);

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 612,099 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 183rd as Yunus Centre and 41st In-house Executive
Social Business Design Lab
(GTT) on February 11, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







SC
SG

শুধু
মোটাজ

সাততা

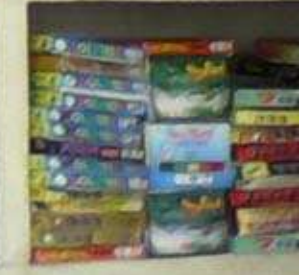
কুথ ষ্টোর এন্ড গার্মেন্টস

প্রোঃ মোঃ শফিকুল ইসলাম
মোবাঃ ০১৭৩০-৯২৭৮৫৮

এখানে
যাবতীয় খান কাপড়,
শাড়ী, লুঙ্গী, সার্ট প্যান্ট
পাওয়া যায়, লেপ, তোষক
ও মশারী দক্ষ কারিগর দ্বারা
তৈরী এবং পুরাতন তুলা
ধুলাই করা হয়।

ধন্যবাদ
আবার আসবেন।

মাহাথির মার্কেট, মিঠাপুকুর, রংপুর।









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ শফিকুল ইসলাম

Name: Md Shafikul Islam

পিতা: মৃত আব্দুস সোবহান

মাতা: মোছাঃ আখিয়া বেগম

Date of Birth: 01 Jan 1986

ID NO: 8515867787868

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

ঠিকানা: গ্রাম/রাস্তা: আদুল্লাপুর, ডাকঘর: মিঠাপুকুর - ৫৪৬০, মিঠাপুকুর, রংপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০৮/২০০৮

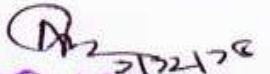


প্রত্যয়নপত্র

এই মর্মে প্রত্যয়ন করা যাইতেছে যে, মোছাঃ আশিয়া বেগম, স্বামী- মৃত আব্দুস সোবহান, গ্রাম- আব্দুল্লাপুর, ডাকঘর- মিঠাপুকুর, উপজেলা- মিঠাপুকুর, জেলা- রংপুর। তিনি গ্রামীণ ব্যাংক, মিঠাপুকুর শাখার একজন সদস্য ছিলেন। তাহার গ্রামীণ ব্যাংকে যোগাদানের তারিখ- ২০/০৫/১৯৮৪ইং। তাহার ঋণী নং- ৬৮৭৫, কেন্দ্র নং- ৬৬/ম, গ্রুপ নং- ০৩ ছিল। যতদিন সদস্য ছিলেন তাহার লেনদেন ভালো ছিল।

আমরা তাহার জীবনের সর্বাঙ্গীন উন্নতি কামনা করছি।

ম্যানেজার


মোঃ মাসিম উদ্দিন (৩৫২৫২)
মিঠাপুকুর অফিসার (সিঃ এডঃ)
গ্রামীণ ব্যাংক
মিঠাপুকুর শাখা।



Thank You