

Proposed NU Business Name : **SUMAIYA TAILORS**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Nahid Mia Vill: Purbo Anantopur, Union: 06 no. Ghuridoho, Post: Khamar dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	27 Years
Marital status	:	Married
Children	:	1 daughter and 1 Son
No. of siblings:	:	04 brothers and 03 sisters
Parent's and GB related Info:		Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(i) Who is GB member	:	Mst. Laily Begum
(ii) Mother's name	:	Md. Abdul Mofiz Uddin
(iii) Father's name	:	<i>Branch: Shaghata, Centre # 56/Mo,</i>
(iv) GB member's info	:	<i>Loan no.:6913, Member since September 26,1989</i> First loan: Tk. 2000 Existing loan: Tk. 10,000, Outstanding: Tk. 1,489
Further Information:		
(v) Who pays GB loan installment	:	Mother pays GB loan installment
(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., persuing 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.)	:	4 (Four) years experiences in this business. Started business with BDT 14,000 (fourteen thousand). : He has two years six months' on hand training.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01823444049
NU's National ID No.	:	3218828288948
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Entrepreneur's mother is a GB member since September 26, 1989, at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for purchasing goat, household purpose and assisting her husband in agriculture.
- Finally GB loan helped her in repairing house, to own 6 goats and improved their living status.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Sumaiya Tailors</i>
Address/ Location	:	Purbo Anantopur, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 130,000
Financing	:	Self Tk. 60,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 2,000
Proposed Salary	:	BDT 2,000
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 23%
(ii) Estimated % of proposed gross profit margin	:	On an average 23%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales	1,000	26,000	312,000
Income from Tailoring	200	5,200	62,400
Total Sales/Serviceing Income (A)	1,200	31,200	374,400
Less: Cost of sales	850	22,100	265,200
Cost of tailoring (materials)	80	2,080	24,960
Total Sales/Serviceing Income (B)	930	24,180	290,160
Gross Profit (C) [C=(A-B)]	270	7,020	84,240
Less: Operating Cost:			
Electricity bill		100	1,200
Shop Rent (own)		-	-
Mobile bill		100	1,200
Conveyance		100	1,200
Present Salary (Self)		2,000	24,000
Other Cost		400	4,800
Non Cash Item:			
Depreciation Expenses		97	1,168
Total Operating Cost (D)		2,797	33,568
Net Profit (C-D):		4,223	50,673

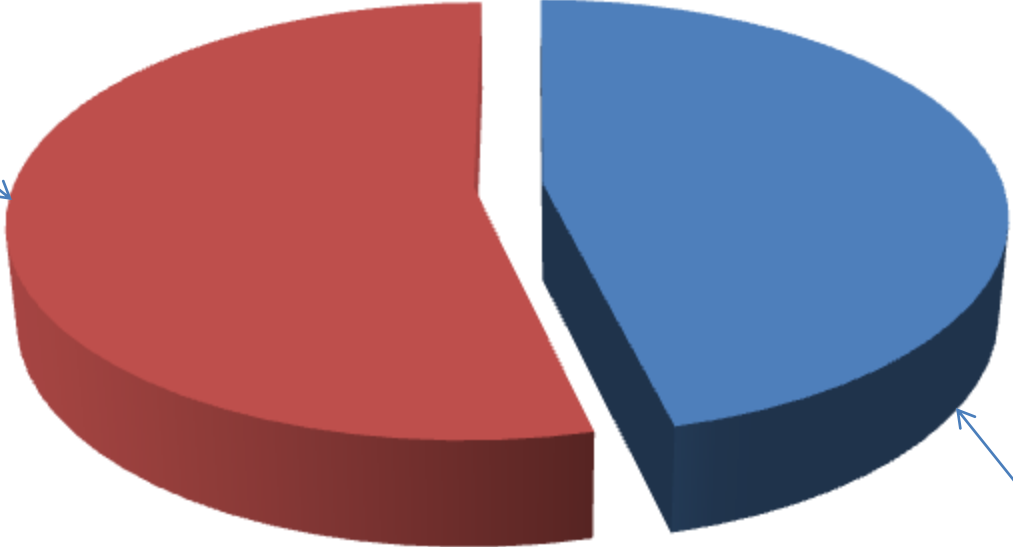
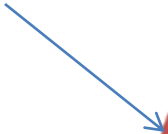
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products-Gauje cloth (various color and printed) etc.	34,000	20,000	54,000
Investment in Grocery products- Sugar, Pulse, Salt, Spices, bakery item, cosmetics item, Soap, Shampoo, Body lotion, Biscuit, Cheeps, Cakes, Stationary, Firebox, Coil, Wax etc.	16,550	50,000	66,550
Sewing Machine	4,000	-	4,000
Iron for calendering (one)	450	-	450
Decoration	5,000	-	125,000
Total Capital	60,000	70,000	130,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 60,000
- Investor's Investment BDT 70,000
- Total Capital BDT 130,000

Investor's investment 53%



Entrepreneur's contribution 47%

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	1,700	44,200	530,400	1,785	46,410	556,920	1,874	48,731	584,766
Estimated income from tailoring	340	8,840	106,080	374	9,724	116,688	393	10,210	122,522
Total Sales/Servicing Income (A)	2,040	53,040	636,480	2,159	56,134	673,608	2,267	58,941	707,288
Estimated cost of sales	1,445	37,570	450,840	1,517	39,449	473,382	1,593	41,421	497,051
Estimated cost of tailoring (materials)	136	3,536	42,432	150	3,890	46,675	157	4,084	49,009
Total Sales/Servicing Income (B)	1,581	41,106	493,272	1,667	43,338	520,057	1,750	45,505	546,060
Gross Profit (C) [C=(A-B)]	459	11,934	143,208	492	12,796	153,551	517	13,436	161,228
Less: Operating Cost:									
Electricity bill		100	1,200		150	1,800		200	2,400
Shop Rent		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		200	2,400		220	2,640		220	2,640
Conveyance		100	1,200		170	2,040		220	2,640
Ownership Transfer Fee		333	4,000		333	4,000		500	6,000
Proposed Salary-Self		2,000	24,000		3,000	36,000		4,000	48,000
Other Cost		450	5,400		500	6,000		550	6,600
Non Cash Item:									
Depreciation Expenses		97	1,168		97	1,168		97	1,168
Total Operating Cost (D)	-	3,281	39,368	-	4,471	53,648	-	5,787	69,448
Net Profit (C-D):	-	8,653	103,841	-	8,325	99,903	-	7,648	91,781
Retained Income			103,841			203,744			295,525

Note: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Monthly installment including ownership transfer fee from the date of cheque is 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	70,000	-	-
1.2	Net Profit	107,841	103,903	97,781
1.3	Depreciation Expenses	1,168	1,168	1,168
1.4	Opening Balance of Cash Surplus	-	83,519	164,590
	Total Cash Inflow	179,008	188,590	263,538
2.0	Cash Outflow			
2.1	Product Purchase	70,000	-	-
2.2	Payback of GB Loan	1,489	-	-
2.3	Investment Payback including Ownership Transfer Fee	24,000	24,000	36,000
	Total Cash Outflow	95,489	24,000	36,000
3.0	Total Cash Surplus	83,519	164,590	227,538

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family:
Others (beyond family): 0
Future employment: 1
- Trade License in his own name;
- Ownership in his own name
- Maintains books of record.
- 3 years working experience

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customer;
- Capital of the entrepreneur will be BDT 355,525 after 3 years excluding payback of investor's money.

THREATS

- Theft.

Presented at 39th Executive Design Lab
on
07 December, 2014 at Yunus Center

Thank you

Pictures





ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসরঃ ২০১৪-২০১৫

ড্রেড লাইসেন্স

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

ডাকঘর: ডাকবাংলা বাজার,
উপজেলা; সাঘাটা, জেলা: গাইবান্ধা।

বই নম্বর : ০১ তারিখ: ২৭/১০/১৪

লাইসেন্স নং : ৬২

লাইসেন্স ধারীর নাম : মুন্সুরুল ইসলাম ভেই মাস্টার

পিতা/স্বামী/প্রো : মোঃ কাইয়দুল মোস্তাফিজ

ঠিকানা : গ্রামঃ মুন্সুরুল ইসলাম ইউনিয়নঃ ঘুড়িদহ, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা

পেশার ধরণ: কামঃ - ৩ মাসিক মেসারস

মেয়াদঃ ৩০ জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ২৫০/- টাকা (কথায়) ...
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/ পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

(Signature)
 (মোঃ আতাউর রহমান সিককারি)
 চেয়ারম্যান
 ৬নং ঘুড়িদহ ইউনিয়ন পরিষদ
 সাঘাটা, গাইবান্ধা।



Thank You