

Proposed NU Business Name: Asha Tailors & Bastraloy



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Aminur Rahman Vill: Hasilkandi, Union: 3 no. saghata, Post: saghata, Upozila: Saghata, District: Gaibandha.
Age	:	33 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 (three) 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. Ambia Begum
(iii) Father's name	:	Md. Abdus Samad Sarker
(iv) GB member's info	:	<i>Branch: saghata, Gaibandha. Centre # 26/Mo,</i> <i>Loan no.: 3271, Member since 02 September, 2000.</i> First loan: Tk. 3,000 Existing loan: Tk. 50,000, Outstanding: Tk. 49,938
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.)	:	14 (fourteen) years experience in this business, started the business with BDT12,000 (Twelve thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from grocery business.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01715361467
NU's National ID No.	:	3218885096467
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Ambia Begum is a GB member since 2000 at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took GB loan several times and utilized it for household purposes, children education and assisting her husband's in grocery business.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the business of her husband's.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Asha Tailors & Bastraloy</i>
Address/ Location	:	Saghata bazar, Gaibandha
Total Investment in BDT	:	Tk. 431,700
Financing	:	Self Tk. 231,700 (from existing business) Investor tk. 200,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 4,000 (Four Thousand)
Proposed Salary	:	Taka 7,000 (Seven Thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 24%
(ii) Estimated % of proposed gross profit margin	:	On an average 24%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales of products	2,300	59,800	717,600
Income of Tailoring	800	20,800	249,600
Total Servicing Income (A)	3,100	80,600	967,200
Less: Cost of sales:			
Cost of Sales	2,024	52,624	631,488
Cost of Tailoring (Materials)	320	8,320	99,840
Total Cost of Sales/Servicing (B)	2,344	60,944	731,328
Gross profit (GP) [C=(A-B)]	756	19,656	235,872
Less: Operating Costs:			
Electricity bill		400	4,800
Shop Rent		500	6,000
Night guard bill		100	1,200
Conveyance Bill		500	6,000
Mobile bill		300	3,600
Present salary-Self		4,000	48,000
Present salary-Assistant-04		12,000	144,000
Other Expenses (Stationary & Entertainment)		600	7,200
Non Cash Item:			
Depreciation Expenses		498	5,970
Total Operating Costs (D)		18,898	226,770
(C-D)Net Profit:		759	9,102

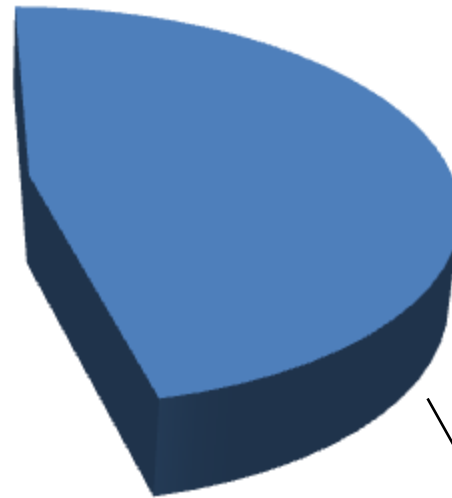
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investment in products (Shirt piece, Pant piece, Gauge cloth, Garments Cloths, Panjabi, Bedsheet, Three pieces etc.)	149,000	200,000	349,000
Sewing-machine (five)	17,500	-	17,500
Over lock machine (one)	3,500	-	3,500
Embroidery Machine (one)	12,000	-	12,000
Iron for Laundry (two)	700	-	700
Advance for shop	20,000	-	20,000
Furniture and decoration	26,000	-	26,000
Cash in hand	1,000	-	1,000
Debtors	15,000	-	15,000
Creditors	(13,000)	-	(13,000)
Total Capital	231,700	200,000	431,700

SOURCE OF FINANCE

- Investor's Investment BDT 2,00,000
- Entrepreneur's Contribution BDT 231,000
- Total Capital BDT 431,000

Entrepreneur's contribution 54%



GTT's Investment
46%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Proposed Business (BDT)								
	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales of products	3,500	90,998	1,091,972	4,025	104,647	1,255,768	4,427	115,112	1,381,344
Est. Income of Tailoring	1,200	31,200	374,400	1,320	34,320	411,840	1,386	36,036	432,432
Total Sales/Serviceing Income (A)	4,700	122,198	1,466,372	5,345	138,967	1,667,608	5,813	151,148	1,813,776
Less: Cost of sales:									
Est. Cost of Sales	3,080	80,078	960,935	3,542	92,090	1,105,076	3,896	101,299	1,215,583
Est. Cost of Tailoring (Materials)	480	12,480	149,760	528	13,728	164,736	554	14,414	172,973
Total Cost of Sales/Serviceing (B)	3,560	92,558	1,110,695	4,070	105,818	1,269,812	4,450	115,713	1,388,556
Gross profit (GP) [C=(A-B)]	1,140	29,640	355,677	1,275	33,150	397,796	1,363	35,435	425,221
Less: Operating Costs:									
Electricity bill		500	6,000		600	7,200		700	8,400
Shop Rent		500	6,000		500	6,000		500	6,000
Night guard bill		120	1,440		120	1,440		140	1,680
Coveyance Bill		1,000	12,000		1,100	13,200		1,200	14,400
Mobile bill (including SMS & Reporting)		500	6,000		550	6,600		600	7,200
Ownership Transfer Fee		667	8,000		1,333	16,000		1,333	16,000
Proposed salary-self		7,000	84,000		7,500	90,000		8,000	96,000
Proposed salary-Assistant-04		12,000	144,000		13,000	156,000		13,500	162,000
Other Expenses (Stationary & Entertainment)		800	9,600		900	10,800		950	11,400
Non Cash Item:									
Depreciation Expenses		498	5,970		498	5,970		498	5,970
Total Operating Costs (D)	-	23,584	283,010	-	26,101	313,210	-	27,421	329,050
(C-D)Net Profit:		6,056	72,667		7,049	84,586		8,014	96,171
Retained Income:			72,667			157,253			253,423

Note: 1. Agreed Grace Period: Six 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.)

Sl #	<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 Entrepreneur	-	-	-
1.2	Investment Infusion by Investor	200,000	-	-
1.3	Net Profit	80,667	100,586	112,171
1.4	Depreciation Expenses (Non Cash Item)	5,970	5,970	5,970
1.5	Opening Balance of Cash Surplus	-	38,637	49,193
	Total Cash Inflow	286,637	145,193	167,333
2.0	Cash Outflow			
2.1	Purchase of products	200,000	-	-
2.3	Investment Payback including ownership transfer fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Net Cash Surplus	38,637	49,193	71,333

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (little Brother)
Others (beyond family): 04
- Future employment: 0
- Trade license in his own name
- Maintain books of records
- Experience (14 yrs.)

WEAKNESS

- Can not supply goods & Services according to demand.

OPPORTUNITIES

- Located in Bazaar place;
- Have some fixed customer;
- Seasonal demand;
- The capital of Entrepreneur will be Tk. 485,123 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors;
- Political unrest.

Presented at 4th In-house Executive Social Business Design Lab
on March 31, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





প্রাণ তেইলাঙ্গু বস্ত্রালয়

৯৫ ৯৬ বাপির রাস্তা





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
/ জাতীয় পরিচয় পত্র



আমিনুর

নাম: মোঃ আমিনুর রহমান
Name: Mr. Aminur Rahaman
পিতা: মোঃ জাহাঙ্গীর হামিদ সরকার
মাতা: বেগম আমিনা লুপা
Date of Birth:
ID NO:

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পূর্ণ অধীনে রয়েছে।
কোনো প্রকারে এটি বিক্রি, হস্তান্তর, বা অন্যভাবে ব্যবহার করা যাবে না।
যদি এটি হারিয়ে যায় বা নষ্ট হয় তবে এটি বাতিল করা হবে।
উপরে উল্লিখিত তথ্যের সত্যতা যাচাই করা হয়েছে।
উপস্থিত, ঢাকা, রাইসি।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: হাদানের তারিখ: ১৫/০২/১৫
[Signature]

ইউপি ফর্ম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ নম্বর: ২০১৫/১৫



ক্রমিক নং- ৪০

৩নং সাঘাটা ইউনিয়ন পরিষদ
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ৪৬
লাইসেন্স নং : ৪০ তারিখ : ১৯-২-১৫
লাইসেন্সধারীর নাম : আমা বেইনাম এনু বঙ্গালয়
পিতা/স্বামীর নাম : মোঃ মোঃ আমিনুর রহমান
-মিতা : মোঃ আঃ জাহাঙ্গীর সরকার
ঠিকানা : গ্রাম : সাঘাটা পোষ্ট : সাঘাটা
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।
পেশার ধরন : কামবেশ বসুধমা
৩০৬৬ ২০১৫ ১৩ তারিখ পর্যন্ত বৈধ।
ফি প্রদানের পরিমাণ টাকা : ১০০/- (কথায় এক শত টাকা মাত্র)
প্রাপ্ত হয়ে তার ব্যবসা/পেশা/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।
তারিখ : ১৯-২-১৫

মোঃ মোশারফ হোসেন সুইট
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা



Thank You