

A Nobin Udyokta Project

Proposed NU Business Name : Nayem Tailors



Presented by
Md. Sohail Hossain

NU Identified and PP Prepared by-
Ottom Kumar Sarker (Ramgonj Unit)

Verified by-
Md. Nazrul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Sohail Hossain
Age	:	07-03-1989 (26 years)
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	02 brother, 02 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	:	Mrs.Aklima
(iii) Father's name	:	Sirajul islam
(iv) GB member's info	:	Branch: Vhatra -Ramgonj, Centre: 05/M Group-02 Loanee no- 1095
		Member since: 10-04 -1999 First loan: Tk. 5,000
Further Information:		Existing loan: N/A Outstanding: Tk. N/A
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class Seven

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Tailoring shop and Clothing Business
Trade License	:	28
Business Experiences	:	15 years Previously worked in Chittagong
Other Own/Family Sources of Income	:	Brother (Work in a Garments in Dhaka)
Other Own/Family Sources of Liabilities	:	N/A
Nu Contact Info	:	01820941750
NU Project Source/Reference	:	GT-Ramgonj Unit, Laxmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1999 (16 years). At first she took a loan of 5,000 taka from Grameen Bank. The loan was used by NU's Father. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Nayem Tailors
Address/ Location	:	Dolta Bazer , Ramgonj, Laxmipur .
Total Investment in BDT	:	500000 Taka
Financing	:	Self BDT 300000 (from existing business) - 60 % Required Investment from GT BDT 200,000 (as equity) -40 %
Present salary/drawings from business (estimated)	:	7000
Proposed Salary	:	7000
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin	:	15%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items Sharee, lungi ,three piece , Frok =90000 Readymade Shirt, pant, genji, panjabi,450p = 60000 Cloth, voel cloth, Markin Cloth, =35000 Jacket, sweater , gamcha, and others =25000 Shop advance =30000 Furniture& Decoration =40000 Swing Machine (4+1 Japanese Embroidery Machine) =20000	300000		
Sharee, Three Piece, Frok, China voel cloth ,than kapor =150000 Lungi, Readymade Shirt, Pant and various types of cloth etc =50000		200000	
Total Capital	300000	200000	500000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales	140000	2880000
<i>Less: Cost of sales</i>	119000	2448000
<i>Profit (A)</i>	21000	252000
<i>Income from Tailoring(B)</i>	15000	180000
Gross Profit (C) [C=(A+B)]	36000	432000
<i>Less: Operating Costs</i>		
Electricity bill	500	6000
Shop Rent	3500	42000
Night Guard bill	100	1200
Mobile bill	500	6000
Present salary/Drawings- self	7000	84000
Present salary-Employee (3)	15000	180000
Others (entertainment, transport, & others fee)	1000	12000
Non Cash Item:		
Depreciation Expenses	333	3996
<i>Total Operating Cost (D)</i>	27933	335196
Net Profit (C-D):	8067	96804

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales income	160000	1920000	180000	2160000	190000	2280000
<i>Less: cost of sales</i>	136000	1632000	153000	1836000	161500	1938000
<i>Profit (A)</i>	24000	288000	27000	324000	28500	342000
<i>Income of Tailoring (B)</i>	15000	180000	15000	180000	15000	180000
Gross Profit (C) [C=(A+B)]	39000	468000	42000	504000	43500	522000
<i>Less: Operating Costs</i>						
Electricity bill	500	6000	600	7200	600	7200
Shop Rent	3500	42000	3500	42000	3500	42000
Night Guard bill	100	1200	100	1200	100	1200
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000	600	7200
Proposed Salary- Self	7000	84000	7000	84000	7000	84000
Proposed Salary- Staff (3)	15000	180000	15000	180000	15000	180000
Others (entertainment, tax, & others fee)	1000	12000	1000	12000	1200	14400
Non Cash Item:						
Depreciation Expenses(10%)	333	3996	333	3996	333	3996
<i>Total Operating Cost (D)</i>	27933	335196	28033	336396	28333	339996
Net Profit (C-D) :	11067	132804	13967	167604	15167	182004
Payback to GT		80000		80000		80000
Retained Income:		52804		87604		102004

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	200000	-	-
1.2	Net Profit	132804	167604	182004
1.3	Depreciation (Non cash item)	3996	3396	3996
1.4	Opening Balance of Cash Surplus	-	56800	147800
	Total Cash Inflow	336800	227800	333800
2.0	Cash Outflow			
2.1	Purchase of Product	200,000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	56800	147800	253800

SWOT ANALYSIS

STRENGTH

- Skilled & 15 years experience
- Well known in local areas

WEAKNESS

- Credit sale
- less stock

OPPORTUNITIES

- Center point of business holders
- Beside Main Road
- Located in front side of the market

THREATS

- Competition
- Fire
- Theft





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Presented at GT's 6th Internal SB Design Lab
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For more information

Grameen Trust

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