



**Grameen Kalyan**

***Proposed NU Business : Shumon Tailors and Bostraloy.***



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Aminul Islam. Vill: choto sunai, Post: Bahadulpur, Upazilla : Fulpur, District: Mymensingh
Age	:	26 Years
Marital status	:	Single
No. of siblings:	:	03(Three) Brothers.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Monuara Begum. Md.Muklesur Rhaman. Branch: Vaitkandi, Group # 08, Centre # 08/M, Loan no. 8737, Member since: 2008, First loan:Tk. 4000, Existing loan: Nil, Outstanding: Nil. My Father paying GB loan installment. Nil. No Nil Nil Nil
Education, till to date	:	M.A Studing.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Own Business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 5 years practical experiences in running business.
Other Own/Family Sources of Income	:	Own business.
Other Own/Family Sources of Liabilities	:	Own.
Contact number	:	01754712231.
National ID number	:	6118118160538.
NU Project Source/Reference	:	GK

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 4,000 (Four thousand) and used the money in household work. Gradually several times she took GB loan and utilized in different purposes. Now she has no any existing loan from GB.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	Shumon Tailor`s and Bostraloy.
Address/ Location	:	Bahadurpur, Fulpur, Mymensingh.
Total Investment	:	<b>BDT Tk.= 3,80,000</b>
Financing	:	Self financing: BDT Tk. 2,30,000( Exis.Business) Required Investment: BDT Tk. 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>BDT= 3000</b> (Three thousand)
Proposed Salary	:	<b>BDT= 6,000</b> (Six thousand)
Proposed Business Implementation Plan	:	<p>The project will start having a tailoring shop &amp; sells cloth also.</p> <ul style="list-style-type: none"> <li>➤ Estimate sales will be @ BDT Tk. 6,000 per day.</li> <li>➤ Estimate gross profit minimum 20% on sales.</li> <li>➤ Expected Payback period is three years.</li> <li>➤ Expected date to launch the new project on June 2015.</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

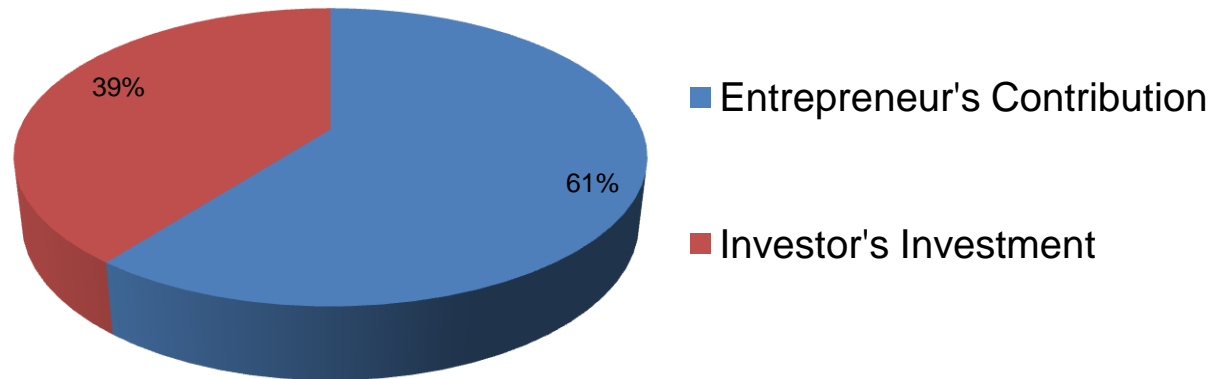
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,500	87,500	1,050,000
Cost of Sales (B)	2,800	70,000	840,000
<b>Gross profit (GP) [C=(A-B)]</b>	700	17,500	210,000
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Shop rent		800	9,600
Transportation		700	8,400
Night guard bill		100	1,200
Mobile bill		300	3,600
Present salary		3,000	36,000
Worker-1 (150*25)		3,750	45,000
Other Expenses		1,250	15,000
<b>Non Cash Item:</b>			
Depreciation Expenses			5,000
<b>Total Operating Cost (D)</b>		10,400	129,800
<b>(C-D) Net Profit:</b>		<b>7,100</b>	<b>80,200</b>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	30,000		30,000
Furniture (Decoration)	40,000		40,000
Machineries For Sewing (Exis-3,Proposed-1)	24,000	20,000	44,000
LadesThree pece	10,000	10,000	20,000
Pant Pice	10,000	10,000	20,000
Shirt Pice	10,000	5,000	15,000
Other Cloths	70,000	85,000	155,000
Finished Cloths	25,000		25,000
Iron -1 Pics	1,000		1,000
Others (Suing,chain etc.)	10,000	10,000	20,000
Cash in Hand		10,000	10,000
<b>Total</b>	<b>230,000</b>	<b>150,000</b>	<b>380,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	230,000	61
Investor's Investment	150,000	39
<b>Total Investment</b>	<b>380,000</b>	<b>100</b>





# **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 (A)	6,000	150,000	1,800,000	6,600	165,000	1,980,000	7,260	181,500	2,178,000
<b>Total Cost of Sales (B)</b>	4,800	120,000	1,440,000	5,280	132,000	1,584,000	5,808	145,200	1,742,400
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,200</b>	<b>30,000</b>	<b>360,000</b>	<b>1,320</b>	<b>33,000</b>	<b>396,000</b>	<b>1,452</b>	<b>36,300</b>	<b>435,600</b>
<b>Less: Operating Costs:</b>									
Electricity bill		700	8,400		770	9,240		847	10,164
Generator bill		150	1,800		165	1,980		182	2,178
Shop Rent		800	9,600		880	10,560		968	11,616
Night guard bill		100	1,200		110	1,320		121	1,452
Transport		1,000	12,000		1,100	13,200		1,210	14,520
Proposed salary-self		6,000	72,000		6,600	79,200		7,260	87,120
Mobile bill (SMS & Reporting inclusive)		500	6,000		550	6,600		605	7,260
wages		12,000	144,000		13,200	158,400		14,520	174,240
Other Expenses	70	1,750	21,000		1,925	23,100		2,118	25,410
<b>Non Cash Item:</b>			-		-	-		-	-
Depreciation Expenses			6,000		-	6,000		-	6,000
<b>Total Operating Cost (D)</b>		<b>23,000</b>	<b>282,000</b>		<b>25,300</b>	<b>309,600</b>		<b>27,830</b>	<b>339,960</b>
<b>(C-D)Net Profit</b>		<b>7,000</b>	<b>78,000</b>		<b>7,700</b>	<b>86,400</b>		<b>8,470</b>	<b>95,640</b>
<b>Retained Income:</b>			<b>78,000</b>			<b>86,400</b>			<b>95,640</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<u><i>Cash inflow:</i></u>			
Opening Balance	10,000	188,000	214,400
Capital Infusion by Investor	150,000		
Sales	1,800,000	1,980,000	2,178,000
<b>Total Receipts</b>	<b>1,960,000</b>	<b>2,168,000</b>	<b>2,392,400</b>
<u><i>Cash Outflow:</i></u>			
Cost of goods sold	1,440,000	1,584,000	1,742,400
Operating expenses	282,000	309,600	339,960
Return to investor ( including Transfer fee)	50,000	60,000	70,000
Total payment	1,772,000	1,953,600	2,152,360
<b>Closing Balances</b>	<b>188,000</b>	<b>214,400</b>	<b>240,040</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 2
- Ownership in his own name.

## **W**EAKNESS

- Lack of Sufficient Capital.
- Can not supply product as per demand.

## **O**PPORTUNITIES

- Local Demand.
- Skill & Experience.
- Fixed Customer.
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Fire burn.

Presented at 4<sup>th</sup> Ex. SB Design Lab on June 7, 2015  
at Grameen Kalyan

Thank you

# Pictures

# My Shop With Worker.













# Trade License

কিশোরিয়ায় কাছমানির বাহিন  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

৩নং ভাইটকান্দি ইউনিয়ন পরিষদ কার্যালয়  
উপজেলা : ফুলপুর, জেলা : ময়মনসিংহ

**ট্রেড লাইসেন্স**

লাইসেন্স নং ২৩০  
তারিখ ২৩.০৫.২০২০

২০২০-২১ ৩০ জুন পর্যন্ত মেয়াদে

অন্য লাইসেন্স অধার পূর্তায় বর্ষিক শর্তাদি সাপেক্ষে

ব্যবসা প্রতিষ্ঠানের নাম দি সুফল টেলিচার্জ এন্ড বস্ত্রালয়

লাইসেন্সধারীর নাম আবু আব্দুল্লাহ ইকবাল

পিতা/স্বামীর নাম আবুলক্বাসেম বহমান

ঠিকানা বাহাদুর পুর মোড়, ফুলপুর, ময়মনসিংহ।

ব্যবসার ধরণ কসমেটিক্স

ট্রেড লাইসেন্স ফি ৩০০/০০ টাকা  
বকেয়া ফি ১১ টাকা  
সরচার্জ ১১ টাকা

সর্বমোট ৩২২ টকা মাত্র টাকা গ্রহণ করিয়া এই লাইসেন্স প্রদান করা হইল।

সতর্কতা...

(ক) এই লাইসেন্স আগামী ৩০ জুন পর্যন্ত বলবৎ থাকিবে।  
(খ) এই লাইসেন্স ব্যবসা প্রতিষ্ঠানের প্রকাশ্য স্থানে সুলভিয়ারা রাখিতে হইবে।  
(গ) এই লাইসেন্স কোন ব্যক্তি বা স্থানের নামে পরিবর্তন যোগ্য নহে।

সচিব

সেতারিখ

**Thank You**