

*Proposed NU Business Name : **Shila Tailors***

*Business Category: **Clothing, Footwear & Apparels***



*Business Proposal Prepared & Verified by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Abdul Halim</i> Vill: Thoikorer para, Union: 08 no Jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha.
Age	:	28 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
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. Haushi Begum
(iii) Father's name	:	Md. Abdul Kashem
(iv) GB member's info	:	<i>Branch: Jumarbari, Gaibandha, Centre # 87/mo,</i> <i>Loan no.: 9305, Member since April 10, 2004</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 15,000
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	:	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.)	:	10 (Ten) years experience is running his own business. He started the business only with Tk. 10,000 (Ten thousand). : He has 08 (Eight) years working experiences as a tailor in a local shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture, his elder brother's income from business. His younger brother's income from private service.
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01737798442
NU's National ID No.	:	3218847353864
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Haushi Begum is a GB member since April 10, 2004 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it by cultivation and purchasing cow.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shila Tailors</i>
Address/ Location	:	Khear ghat bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 443,000
Financing	:	Self Tk. 293,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 3,500 (Three thousand five hundred)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20% and servicing 50%.
(ii) Estimated % of proposed gross profit margin	:	On products 20% and servicing 50%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (clothing)	2,000	56,000	672,000
Income from servicing (sewing)	500	14,000	168,000
Total Sales income (A)	2,500	70,000	840,000
Less: Cost of Sales			
Less: Cost of sales of products (product purchase)	1,600	44,800	537,600
Less: Cost of servicing (raw material cost)	250	7,000	84,000
Less: Total cost of Sales (B)	1,850	51,800	621,600
Gross Profit (C) [C=(A-B)]	650	18,200	218,400
Less: Operating Cost:			
Electricity bill		400	4,800
Shop Rent (self)			-
Mobile bill		300	3,600
Conveyance		500	6,000
Provision of bad Debt		30	361
Present Salary (Self & family)		3,500	42,000
Present Salary(Assistant-3)		7,500	90,000
Other Cost (stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		532	6,385
Total Operating Cost (D)		13,362	160,346
Net Profit (C-D):		4,838	58,054

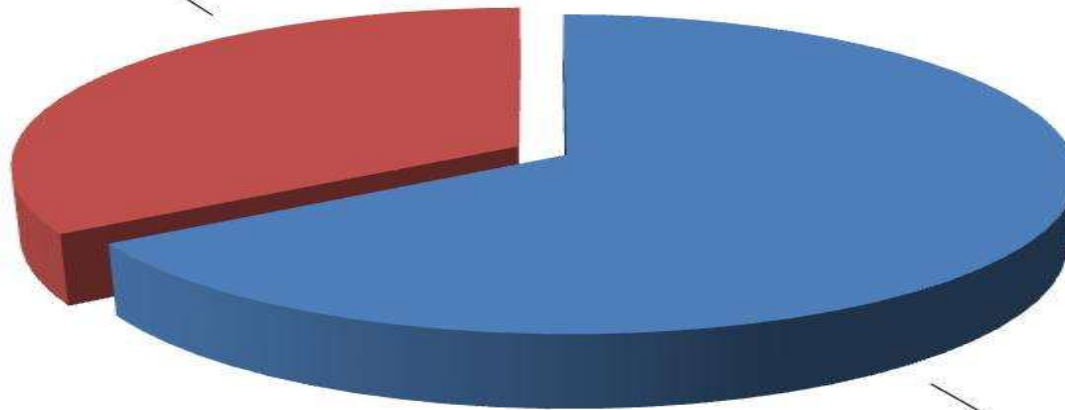
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (three pieces, sharee, shirt piece, pant piece, gauze cloth and lungi etc)	Investment in products (three pieces, sharee, shirt piece, pant piece, gauze cloth and lungi etc)	212,567	150,000	362,567
Investment in Machineries (solar panel, sewing machine -3 pics, iron - 1 pics and over lock machine - 1 pics etc)	Sewing machine & overlock machine etc	22,400		22,400
Investment in Equipments (scissors - 5 pics, bulb and fan etc.)		2,000		2,000
Cash in hand		7,223		7,223
Debtors (since November, 2015 to at present)		36,060		36,060
Creditors (since November, 2015 to at present)		(14,500)		(14,500)
Decoration (fixture and fittings)		27,250		27,250
Total Capital		293,000	150,000	443,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 293,000
- GTT's Investment BDT 150,000
- Total Capital BDT 443,000

GTT's
Investment
34%



Entrepreneur's
Contribution
66%

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 (clothing)	3,000	84,000	1,008,000	3,480	97,440	1,169,280	3,932	110,107	1,321,286
Estimated income from servicing (sewing)	700	19,600	235,200	805	22,540	270,480	886	24,794	297,528
Total estimated Sales income (A)	3,700	103,600	1,243,200	4,285	119,980	1,439,760	4,818	134,901	1,618,814
Less: Cost of Sales									
Less: Cost of sales of products (product purchase)	2,400	67,200	806,400	2,784	77,952	935,424	3,146	88,086	1,057,029
Less: Cost of servicing (raw material cost)	350	9,800	117,600	403	11,270	135,240	443	12,397	148,764
Less: Total cost of Sales (B)	2,750	77,000	924,000	3,187	89,222	1,070,664	3,589	100,483	1,205,793
Gross Profit (C) [C=(A-B)]	950	26,600	319,200	1,099	30,758	369,096	1,229	34,418	413,021
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	9,600
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Provision of bad Debt		30	361		30	361		30	361
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		4,000	48,000		5,000	60,000		5,500	66,000
Proposed Salary (Assistant-3)		10,000	120,000		11,500	138,000		13,000	156,000
Other Cost (stationary & Entertainment etc.)		900	10,800		1,100	13,200		1,200	14,400
Non Cash Item:									
Depreciation Expenses		532	6,385		532	6,385		532	6,385
Total Operating Cost (D)	-	18,707	218,216	-	22,007	264,086	-	24,707	296,486
Net Profit (C-D):	-	7,893	100,984	-	8,751	105,010	-	9,711	116,536
Retained Income			100,984			205,995			322,530

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.)

<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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	106,984	117,010	128,536
1.3	Depreciation Expenses	6,385	6,385	6,385
1.4	Opening Balance of Cash Surplus	-	77,369	128,765
	Total Cash Inflow	263,369	200,765	263,685
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	77,369	128,765	191,685

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 03
Future employment: 0
- Ownership if business in his own name;
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Good reputation;
- Skilled and working experiences (18 years).

WEAKNESS

- Can not supply goods and services as per demand.

OPPORTUNITIES

- Location of shop;
- Regular Customer;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 615,530 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Fire;

Presented at 157th as Yunus Centre and 30th In-house Executive
Social Business Design Lab
on December 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম শ্রীমতী: হারুণী কল

ঋণী নং ৯৩০৮

গ্রুপ নং ০৯

কেন্দ্র নং ৬৭৯

কেন্দ্রের নাম সহজ ঋণের পাশ

বই ইস্যুর তারিখ

শাখা ব্যবস্থাপকের স্বাক্ষর

সহজ ঋণ

০১/১১/১৯	বিক্র	—	২৪২০৮
০২/১১/১৯	"	—	২৭৯০৮
০৩/১১/১৯	"	—	২০৪০৮
০৪/১১/১৯	"	—	৬০২০৮
০৫/১১/১৯	"	—	২৫৭০৮
০৬/১১/১৯	"	—	২৫২০৮
০৭/১১/১৯	"	—	২৬২০৮
০৮/১১/১৯	"	—	৩২৬০৮



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



নাম: মোঃ আব্দুল হালিম

Name: Md Abdul halim

পিতা: মোঃ আব্দুল কাশেম

মাতা: মোছাঃ হুতশী বেগম

Date of Birth: 30 Jan 1987

ID NO: 3218847353864

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য
কোনও প্রাথমিক স্টেশনে নিষ্কর্তৃক পৌঁছে দেওয়া করা হলে অন্য অনুমোদন করা হবে।

ঠিকানা: গ্রাম বাজা: বৈকরেরপাড়া, বৈকরেরপাড়া, ডাকঘর: জুমারবাড়ী - ৫৭৫০,
নন্দাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/০৯/২০০৮



Thank You