



Grameen kalyan

Proposed NU Business Name : Beauty Tailors



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shopon Mia Vill : Char Rogurampur, Post: Shovugonj Thana : Mymensingh sador, District: Mymensingh.
Age	:	29 Years.
Marital status	:	Unmarried.
No. of siblings:	:	1 (One) Brother and 2 (Two) sisters
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Rokeya Khatun</p> <p>Md. Nizam Uddin</p> <p>Branch: Chorniloxia, Group # 14, Centre # 32/M, Loan no. 5993 Member since: 2009 , First loan: Tk. 5,000, Last GB loan: 18,000, Outstanding: Nil.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Eight.

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	No formal training but he has 5 years experience in this Business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01682533519
National ID number	:	6115240543580
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (F.S.Md. Azizul Haque, ID. No- 2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including Agricultural purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Beauty Tailors.
Address/ Location	:	Rogurampur, shuvogonj, Mymensingh sador. Mymensingh
Total Investment in BDT	:	BDT: 2,00,000
Financing	:	Self financing: BDT: 1,00,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 5000 (Five thousand only)
Proposed Salary	:	BDT 8000 (Eight thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product. ➤ Estimate sales is about @ BDT Tk. 4,000 per day. ➤ Estimate profit is about 25% on sales & sewing. ➤ 1 Employee appointed per day TK. 200 basic ➤ Pay back period is estimate 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

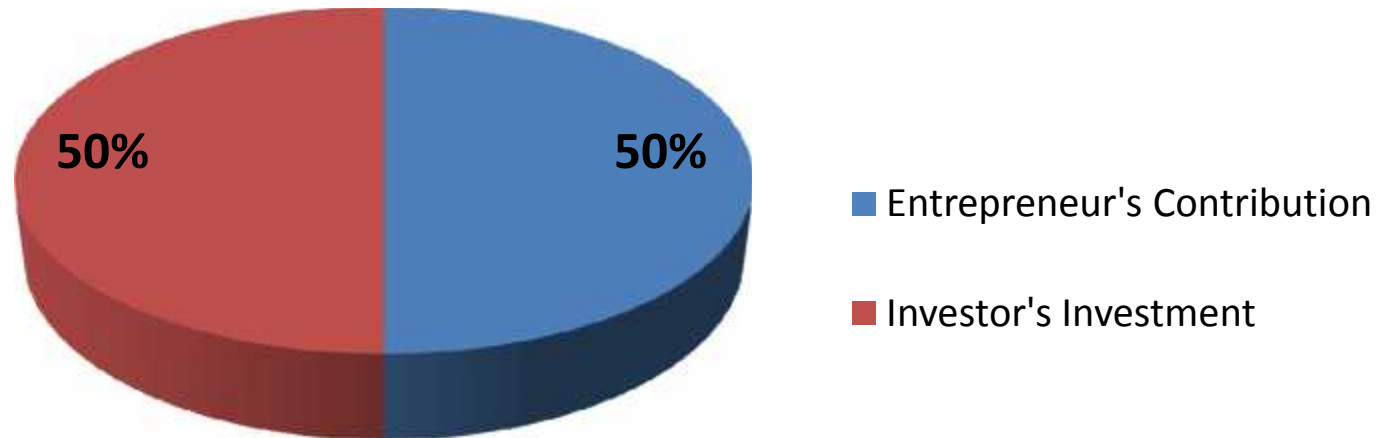
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,000	75,000	900,000
Cost of Sales (B)	2,250	56,250	675,000
Gross profit (GP) [C=(A-B)]	750	18,750	225,000
<u>Less: Operating Costs:</u>			
Electricity bill		300	3,600
Worker - 1	200	5,000	60,000
Transportation		300	3,600
Present salary		5,000	60,000
Mobile bill		300	3,600
Other Expenses	20	500	6,000
Non Cash Item:			
Depreciation Expenses			7,000
Total Operating Cost (D)		11,400	143,800
(C-D) Net Profit:		7,350	81,200

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Furniture	20,000		20,000
Machineries For Sewing(4 Pieces)	50,000	30,000	80,000
Shirt & pant piece		15,000	15,000
Others materials	4,000	2,000	6,000
Other Cloths	15,000	50,000	65,000
Iron 2 Pieces	1,000	3,000	4,000
Cash in Hand	10,000		10,000
Total	100,000	100,000	200,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	100,000	50
Investor's Investment	100,000	50
Total Investment	200,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4,000	100,000	1,200,000	4,400	110,000	1,320,000
Total Cost of Sales (B)	3,000	75,000	900,000	3,300	82,500	990,000
Gross profit (GP)= [C (A-B)]	1,000	25,000	300,000	1,100	27,500	330,000
Less: Operating Costs:						
Electricity bill		400	4,800		440	5,280
Proposed salary-self		8,000	96,000		8,800	105,600
Worker -1 (200*1) per day	200	5,000	60,000		5,500	66,000
Mobile bill		400	4,800		440	5,280
Transportation		500	6,000		550	6,600
Other Expenses	20	500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses			7,000		-	7,700
Total Operating Cost (D)		14,800	184,600		16,280	203,060
(C-D)Net Profit		10,200	115,400		11,220	126,940
Retained Income:			115,400			126,940

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

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

	Year 1	Year 2
Cash inflow		
Opening Balance	10,000	165,400
Capital Infusion by Investor	100,000	
Sales	1,200,000	1,320,000
Total Receipts	1,310,000	1,485,400
<u>Cash Outflow</u>		
Cost of goods sold	900,000	990,000
Operating expenses	184,600	203,060
Return to investor	60,000	60,000
Total payment	1,144,600	1,253,060
Closing Balance	165,400	232,340

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 01
- Ownership in his own name.
- Skill & Experience

WEAKNESS

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

OPPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in two years.

THREATS


- Theft;
- Fairburn.
- Local Competitors.

Presented at 20th Ex. SB Design Lab on May 19,
2016 at Grameen Kalyan

Thank you

Trade License

দিসানিদ্ধাবিত বাহুমনির বাহিম



৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

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ক্রমিক নং
লাইসেন্স নং ৬৫৪
নবায়ন নং ০৬,০৬,১৬

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : সিটি ইন্টার্নাল
 মালিকের নাম : শ্রীঃ শ্রীঃ জুবায়ের
 মোকাদ্দম/ ঠিকানা : গ্রাম : বড়লাহাবুর কাছাড়াজ বাজার ডাকঘর : শালুপাড়া / বাঘবপুর মাদ্রাসা
 উপজেলা : সদর থানা : ময়মনসিংহ

পিছল/ স্বাক্ষর নাম : শ্রীঃ নিজামা হুদা টাকা (কম্পাস) : ৩০০/-
 তাহার নিকট থেকে : ৩০০/-
 মাত্র সুবিধা পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় বসে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ
 লাইসেন্সের মেয়াদ : ৩০,০৬,১০১৬ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

[Signature]
 লাইসেন্স প্রদানকারীর
 স্বাক্ষর ও সীল

- সমামত টাকা মিল
- দুটি সস্তানই যথেষ্ট
- শিবকে সময়মত টাকা এবং স্থলে পাঠান
- অন্য-সুতা আদিকাতক করন
- আয়োজিনমুক্ত লমল ব্যবহার করন
- খাই লায়ান, পরিবেশ বানান।













NU With his Parents



Thank You