



Grameen kalyan

Proposed NU Business Name : Rofiqui Tailors



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Rofiqul Islam Vill : Biskha, Post: Biskha Thana : Fulpur, District: Mymensingh.
Age	: 27 Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Two) Brothers 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Aklima Khatun : Md. Giyas Uddin : Branch: Kaltapara, Group #12, Centre# 14/M, Loan no. 2241 Member since: 2005 , First loan: Tk. 5,000, Last GB loan: 7,000, Outstanding: Nil.
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	: Father : No : Nil : Nil : Nil
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 ten years experience this business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01731296557.
National ID number	:	6118122920257.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (FS. Md. Azizul Haque, ID No. 2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (five thousand) and used agriculture. Subsequently she borrowed loan from GB for several times for different activities including business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rofiquil Tailors.
Address/ Location	:	Biskha bazaar, Tarakanda, Mymensingh.
Total Investment in BDT	:	BDT: 2,13,000
Financing	:	Self financing: BDT: 1,13,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 3000 (Three thousand only)
Proposed Salary	:	BDT 5000 (Five 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 fabric sales is about @ BDT Tk. 1,500 per day. ➤ Estimate profit is about 20% on sales. ➤ Income form sewing average 40% ➤ 1 Employee appointed per day 200 Tk. basic ➤ Pay back period is estimate 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

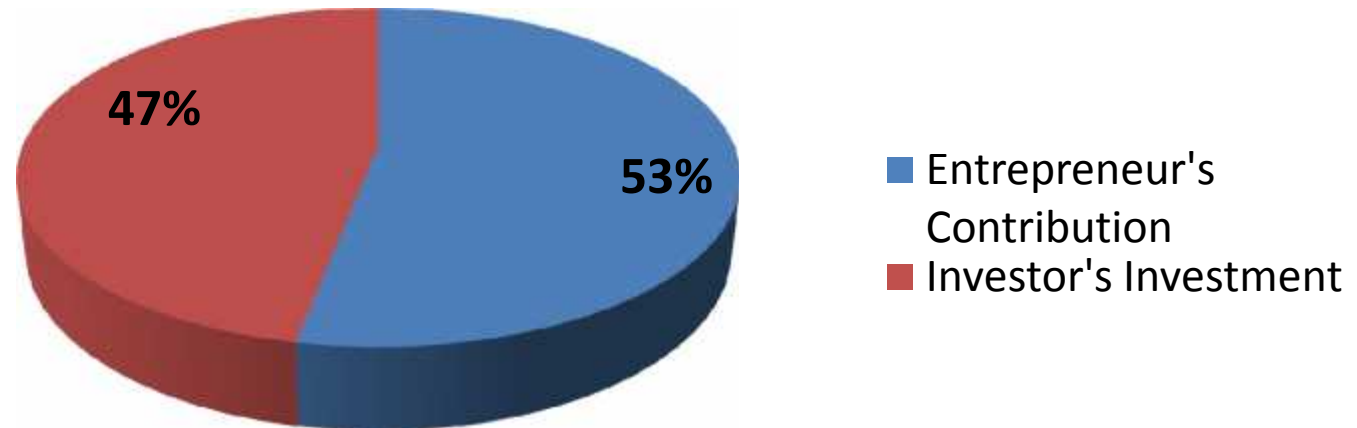
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	1,500	37,500	450,000
Cost of Sales (B)	900	22,500	270,000
Gross profit (GP) [C=(A-B)]	600	15,000	180,000
<u>Less: Operating Costs:</u>			
Electricity bill		800	9,600
Worker - 1	200	5,000	60,000
Shop Rent		500	6,000
Transportation		500	6,000
Present salary		3,000	36,000
Mobile bill		300	3,600
Night Guard bill		50	600
Other Expenses	10	250	3,000
Non Cash Item:			
Depreciation Expenses			1,500
Total Operating Cost (D)		10,400	126,300
(C-D) Net Profit:		4,600	53,700

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Shop Advance	15,000			15,000
Furniture (Decoration)	15,000	30,000		45,000
Machineries For Sewing(3 Pieces)	40,000			40,000
Pant & Shirt piece			70,000	70,000
Others materials	2,000			2,000
Other Cloths			30,000	30,000
Iron 2 pieces	1,000			1,000
Cash in Hand	10,000			10,000
Total	83,000	30,000	100,000	213,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	113,000	53
Investor's Investment	100,000	47
Total Investment	213,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Fabric sales	1,500	37,500	450,000	1,650	41,250	495,000
Income from sewing	1,500	37,500	450,000	1,650	41,250	495,000
(A) Total Revenue	3,000	75,000	900,000	3,300	82,500	990,000
Cost of fabric sales	1,200	30,000	360,000	1,320	33,000	396,000
Cost of sewing	900	22,500	270,000	990	24,750	297,000
Cost of Sales (B)	2,100	52,500	630,000	2,310	57,750	693,000
Gross profit (GP) [C=(A-B)]	900	22,500	270,000	990	24,750	297,000
Less: Operatin Costs:						
Electricity bill		1,000	12,000		1,100	13,200
Transportation		1,000	12,000		1,100	13,200
Stationary		100	1,200		110	1,320
Shop Rent		500	6,000		550	6,600
Night Guard bill		50	600		55	660
Proposed salary-self		5,000	60,000		5,500	66,000
Employee salary		5,000	60,000		5,500	66,000
Mobile bill		500	6,000		550	6,600
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses		-	1,500		-	1,650
Total Operating Cost (D)		13,650	165,300		15,015	181,830
(C-D)Net Profit		8,850	104,700		9,735	115,170
Retained Income:			104,700			115,170

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	184,700
Capital Infusion by NU	30,000	
Capital Infusion by Investor	100,000	
Sales	900,000	990,000
Total Receipts	1,040,000	1,174,700
<u>Cash Outflow</u>		
Cost of goods sold	630,000	693,000
Operating expenses	165,300	181,830
Return to investor	60,000	60,000
Total payment	855,300	934,830
Closing Balance	184,700	239,870

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 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you

Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

বর্ষ বছর ২০১৭-১৮

ক্রমিক নং	লাইসেন্স
13	

১০ নং ডিবিএন ইউনিয়ন পরিষদ
৩৮৩/১৩ উপজেলা
২৮৩/১৩ জেলা

তারিখ: ২৮/১১/১৭

বই নম্বর: ০৬

লাইসেন্স নম্বর: ১৪০

লাইসেন্সধারীর নাম: হাজি কুদ্দুস হুসাইন

পিতা/স্বামীর নাম: হাজি হাজি কুদ্দুস হুসাইন

ঠিকানা: হিরকা মার্গ, জাহাঙ্গীরপুর, ২৮৩/১৩

পেশার ধরন: পেশাদার হুসাইন

৩৮৩/১৩ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২০০/- কথায়: (দুইশত টাকা)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ৩৮৩/১৩ হুসাইন চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২৮/১১/১৭

২৮/১১/১৭
সেবারম্যানের দস্তখত
১০ নং ডিবিএন ইউনিয়ন পরিষদ
জাহাঙ্গীরপুর, হুসাইনপুর।











NU With his Parents



Thank You