

*Proposed NU Business Name : **Ashik Tailors***

*Business Category: **Clothing & Apparels***



Project Identified by: Md.Mizanur Rahman, Asst. officer, Jessore.

Business Proposal Prepared by: Md Mahbubur Rahman Bhuiyan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Ashikur Rahman Vill: Bakora, Union: Bakora, Post: S Bakra, Upazila: Jhikorgasa District: Jessore.
Age	:	28 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Paruma Rashid
(iii) Father's name	:	Harun Ar Rashid
(iv) GB member's info	:	<i>Branch: Mokondopur, Jhikorgasa Centre # 13//mo</i> <i>Loan no.: 1255/3, Membership since 2007</i> First loan: Tk. 5,000 Existing Loan: 25,000, Outstanding: Tk.4,606
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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	:	H S C
Present Occupation (Besides own business, i.e., perusing 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.)	:	Last 05 (Five) years entrepreneur is running his own business. He started the business with BDT 50,000 (Fifty thousand). : He has on training in her father shop.
Other Own/Family Sources of Income	:	His fathers' income from Tailoring.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01724 744899
NU's National ID No.	:	19914112341000273
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Paruma Rashid is a GB member since 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for Tailoring Business and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ashik Tailors</i>
Address/ Location	:	Bakora Bazar, Jhikorgasa, Jessore.
Total Investment in BDT	:	Tk. 379,000
Financing	:	Self Tk. 279,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,500 (Six thousand Five hundred)
Proposed Salary	:	BDT 7,500 (Seven thousand Five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% and tailoring 80%
(ii) Estimated % of proposed gross profit margin	:	On products 15% and tailoring 80%
(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	4,000	104,000	1,248,000
Sales income from Tailoring	300	7,800	93,600
Total Sales/commission (A)	4,300	111,800	1,341,600
Less: Cost of Sales			
Cost of products	3,400	88,400	1,060,800
Cost of Tailoring	60	1,560	18,720
Total Cost of Sales (B)	3,460	89,960	1,079,520
Gross Profit (C) [C=(A-B)]	840	21,840	262,080
Less: Operating Cost:			
Electricity bill		900	10,800
Shop Rent		1,000	12,000
Night Guard bill		100	1,200
Mobile bill		1,000	12,000
Conveyance		1,500	18,000
Provision of bad Debt		25	300
Present Salary (Self & family)		6,500	78,000
Present Salary (Assistant-2)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400
Non Cash Item:			
Depreciation Expenses		696	8,350
Total Operating Cost (D)		18,921	227,050
Net Profit (C-D):		2,919	35,030

PRESENT & PROPOSED INVESTMENT BREAKDOWN

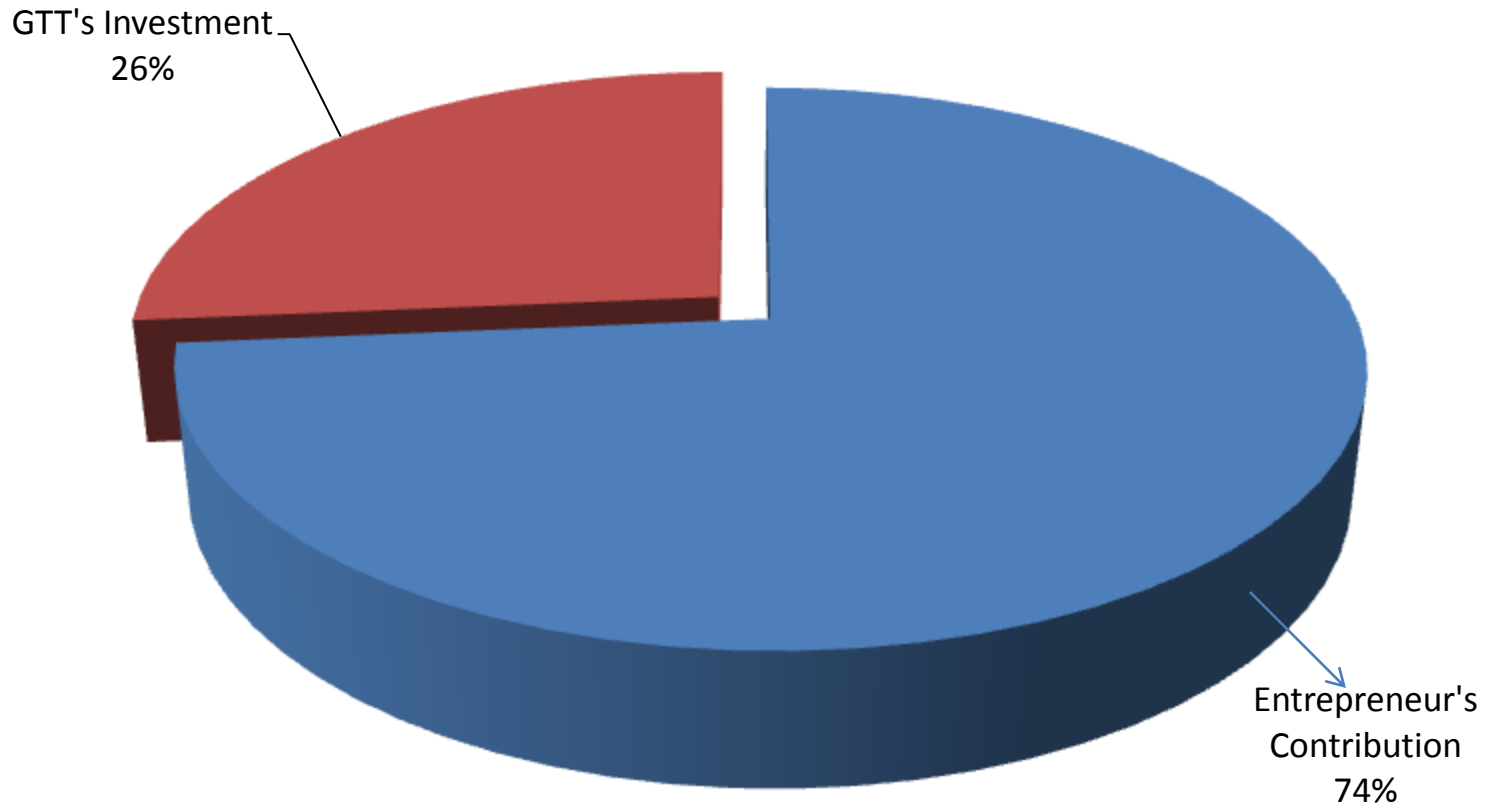
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Gauge cloth, shirt, pant, three piece, baby dress, ganjee, scarf etc.)	(Gauge cloth, shirt, pant, three piece, baby dress etc.)	127,400	100,000	227,400
Investment in Machineries & Equipment (sewing machine, IPS, over lock, fan, light etc)		39,000		39,000
Cash in hand		2,206	-	2,206
Debtors (Since January, 2016 to at present)		30,000	-	30,000
Decoration (fixture and fittings)		25,000	-	25,000
Advance for Shop		60,000	-	60,000
Total Capital		279,000	100,000	379,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 279,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 379,000



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 (A)	5,200	135,200	1,622,400	6,240	162,240	1,946,880	7,176	186,576	2,238,912
Estimated Sales income from Tailoring	360	9,360	112,320	414	11,592	139,104	447	12,519	150,232
Total Sales/commission (A)	5,560	144,560	1,734,720	6,654	173,832	2,085,984	7,623	199,095	2,389,144
Less: Cost of Sales									
Cost of products	4,420	114,920	1,379,040	5,304	137,904	1,654,848	6,100	158,590	1,903,075
Cost of Tailoring	72	1,872	22,464	83	2,153	25,834	89	2,325	27,900
Total Cost of Sales (B)	4,492	116,792	1,401,504	5,387	140,057	1,680,682	6,189	160,915	1,930,975
Gross Profit (C) [C=(A-B)]	1,068	27,768	333,216	1,267	33,775	405,302	1,434	38,181	458,169
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,100	13,200		1,200	14,400
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		150	1,800		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		1,500	18,000		2,000	24,000		2,000	24,000
Conveyance		2,000	24,000		2,200	26,400		2,300	27,600
Provision of bad Debt		25	300		25	300		25	300
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		7,500	90,000		8,500	102,000		9,500	114,000
Present Salary (Assistant-2)		7,000	84,000		8,000	96,000		9,000	108,000
Bank Charge (DD, PO, SC)		55	660		55	660		55	660
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,900	22,800		1,900	22,800
Non Cash Item:									
Depreciation Expenses		696	8,350		696	8,350		696	8,350
Total Operating Cost (D)	-	23,293	275,510	-	26,343	316,110	-	28,543	342,510
Net Profit (C-D):	-	4,476	57,706	-	7,433	89,192	-	9,638	115,659
Retained Income			57,706			146,898			262,557

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	61,706	97,192	123,659
1.3	Depreciation Expenses	8,350	8,350	8,350
1.4	Opening Balance of Cash Surplus	-	46,056	103,598
	Total Cash Inflow	170,056	151,598	235,607
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	46,056	103,598	187,607

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family):02 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Business Experience : 5 years.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 546,163 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 216th as Yunus Centre and 55th In-house Executive
Social Business Design Lab
(GTT) on March 28, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



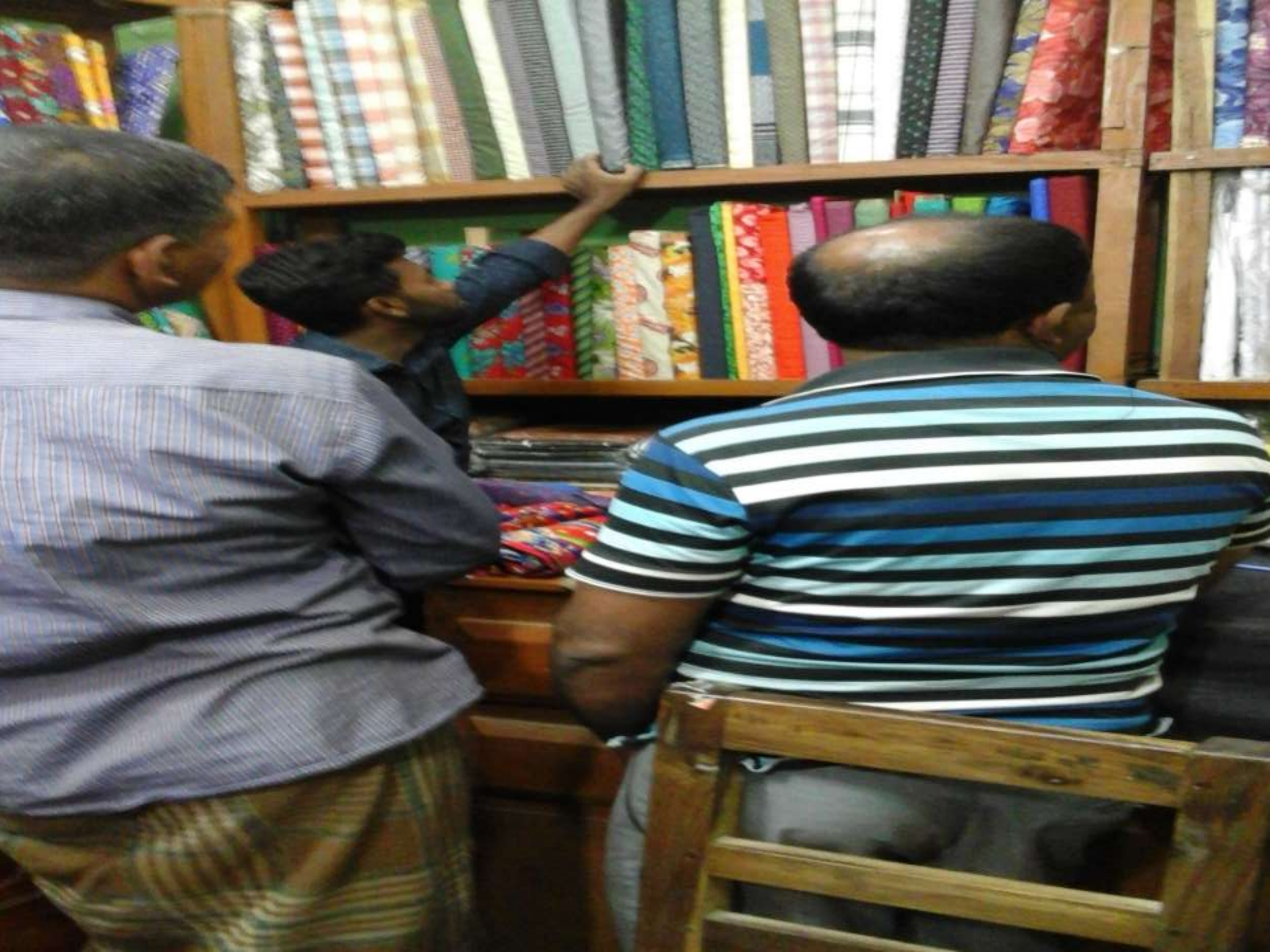




















স্বামীং বাঁকড়া ইউনিয়ন পরিষদ

পোঃ এস বাঁকড়া
উপজেলাঃ ঝিকরগাছা, জেলাঃ যশোর।

ট্রেড লাইসেন্স

বই নম্বর
লাইসেন্স নম্বর-

৩৭

জননিক সেন্টার

মোঃ মাহবুবুর রহমান

লাইসেন্স ধারির নাম

পিতা / স্বামীর নাম

ঠিকানা

পেশার ধরণ ও স্থান

স্বামীং বাঁকড়া

ফি প্রদানের পরিমাণ

প্রাপ্ত হয়ে তার ব্যবসা/ বৃত্তি/ পেশা ইউনিয়নে চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ : ০৫/০৫/১২

(Signature)

(Signature)

মোঃ মাহবুবুর রহমান
চেয়ারম্যান
স্বামীং বাঁকড়া ইউনিয়ন পরিষদ
ঝিকরগাছা, যশোর।



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



শেখ হাসিনা

নাম: আশিকুর রহমান
Name: ASHIKUR RAHMAN

পিতা: মোঃ হারুন অর রশীদ

মাতা: মোছাঃ পারুমা রশীদ

Date of Birth: 16 Dec 1992

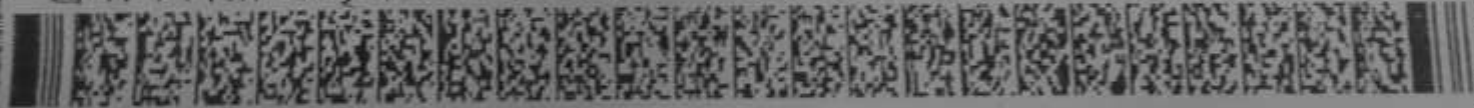
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কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বাকড়া, বাকড়া, ডাকঘর: এস বাকড়া - ৭৪২০, ঝিকরগাছা,
যশোর


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৪/১০/২০০৮





গ্রামীণ ব্যাংক

বাকিডে: কাকরালা শাখা

সহজ ঋণের পাশ বই

নাম মাহমুদ ,
ঋণী নং ১২ বব/১৩
গ্রুপ নং
কেন্দ্র নং ১৩৫
কেন্দ্রের নাম মুন্সিংগ মুখ ।
বই ইস্যুর তারিখ ২৪/১০/১৮
শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You