

*Proposed NU Business Name : **Imam Tailors***
*Business Category: **Clothing & Apparels***



*Business Proposal Identified by: **Jamshed Ali Sarkar, Asst. Officer, Saghata Unit, Gaibandha.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Arif Hossen</i> Vill: Jogipara, Union: Saghata, Post: Munshirhat, Upazila: Saghta, District: Gaibandha.
Age	:	26 years
Marital status	:	Married
Children	:	01 (One) Son
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	:	Mst. Aysha Begum
(iii) Father's name	:	Md. Abul Kalam
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha, Centre # 52mo,</i> <i>Loan no.: 1111, Member since 2000 to 2011</i> First loan: Tk. 4,000 Existing loan: Nil, Last loan: Tk. 24,000
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 Nine
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.)	:	02 (Two) Years experience is running his own business. He started the business with BDT 100,000 (One lac). He has 10 (Ten) Years working experience as an assistant in Aborony Tailors & Fabrics of Dhaka.
Other Own/Family Sources of Income	:	His father's income from agriculture and younger brother is a mason. He has repairing own house and as well as expanded his running business from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01964276455
NU's National ID No.	:	19903218885000085
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Aysha Begum was a GB member since 2000 to 2011 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized for repairing house, installation latrine and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Imam Tailors</i>
Address/ Location	:	Mongla Bazar, Jugipara, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 252,000
Financing	:	Self Tk. 172,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 4,500 (Four thousand five hundred)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20% and Tailoring 75%
(ii) Estimated % of proposed gross profit margin	:	On an average 20% and Tailoring 75%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

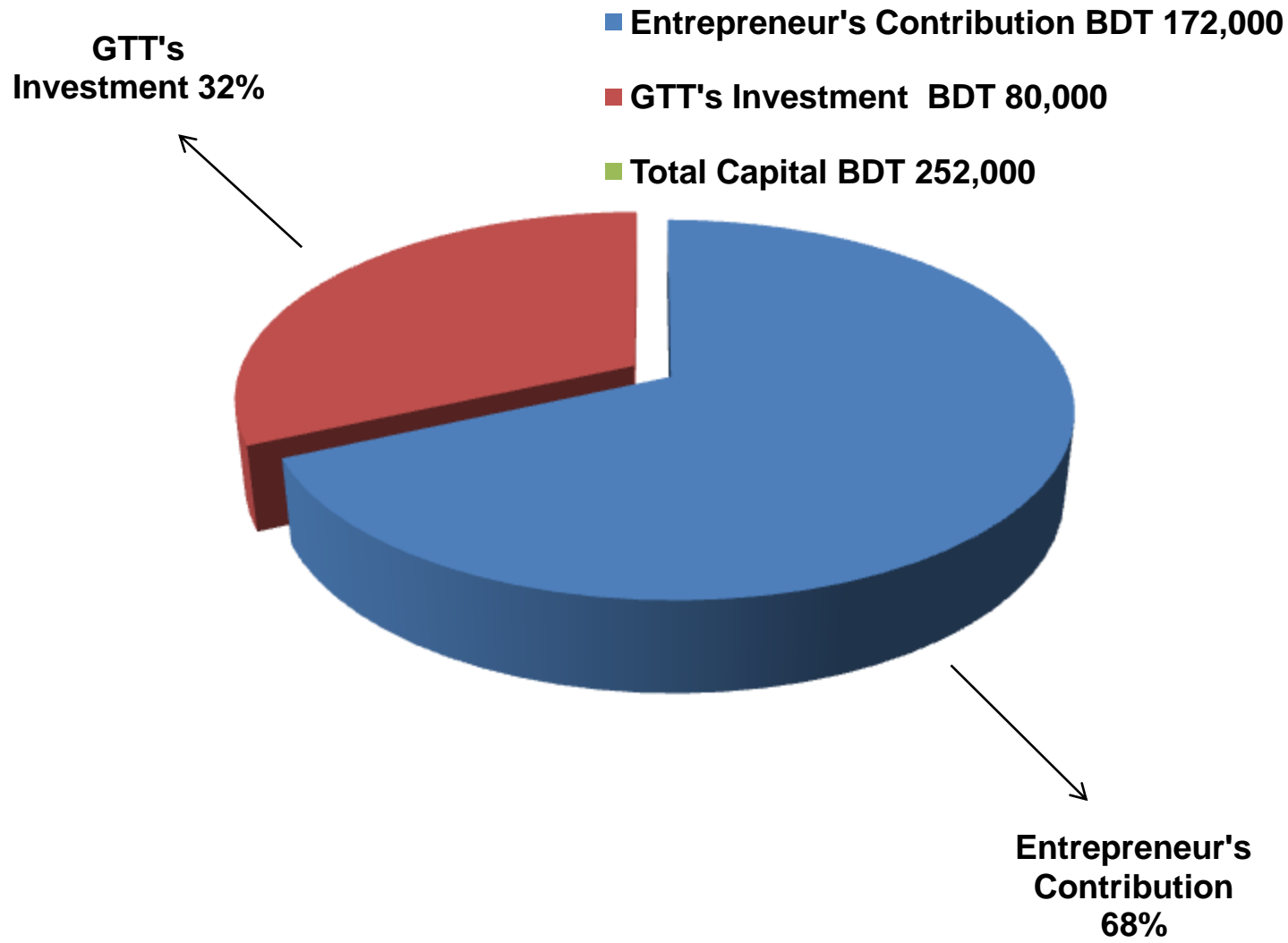
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	800	22,400	268,800
Income from Tailoring	400	11,200	134,400
Total Income from Sales and Services (A)	1,200	33,600	403,200
Less: Cost of sales of products (Product Purchase)	640	17,920	215,040
Less: Cost of sales of Tailoring (accessories cost)	100	2,800	33,600
Total cost of Sales & Services (B)	740	20,720	248,640
Gross Profit (C) [C=(A-B)]	460	12,880	154,560
Less: Operating Cost:			
Electricity bill		700	8,400
Shop rent		250	3,000
Mobile bill		200	2,400
Conveyance bill		500	6,000
Provision of Bad debt		6	71
Present Salary (Family & Self)		4,500	54,000
Present Salary (Assistant-01)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		304	3,653
Total Operating Cost (D)		11,760	141,123
Net Profit (C-D):		1,120	13,437

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of three pieces, gaug cloth, shirt, pant, scarf, lungi and others garments item etc.)	Investment in products (Different types of three pieces, gaug cloth, shirt, pant, scarf, lungi and others garments item etc.)	116,020	80,000	196,020
Investment in machine & equipment (Sewing machine, over lock machine, iron, sewing accessories, fan, light etc.)		17,750	-	17,750
Cash in hand		1,260	-	1,260
Debtors (Since March, 2016 to at Present)		7,070	-	7,070
Advance for Shop		20,000	-	20,000
Decoration (Fixture & Fittings)		9,900	-	9,900
Total Capital		172,000	80,000	252,000

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Daily	Daily	Monthly	Yearly
Est. Sales income from products	1,500	42,000	504,000	1,725	48,300	579,600	1,898	53,130	637,560
Est. Income from Tailoring	500	14,000	168,000	575	16,100	193,200	633	17,710	212,520
Est. Total Income from Sales and Services (A)	2,000	56,000	672,000	2,300	64,400	772,800	2,530	70,840	850,080
Less: Cost of sales of products (Product Purchase)	1,200	33,600	403,200	1,380	38,640	463,680	1,518	42,504	510,048
Less: Cost of sales of Tailoring (accessories cost)	125	3,500	42,000	144	4,025	48,300	158	4,428	53,130
Total cost of Sales & Services (B)	1,325	37,100	445,200	1,524	42,665	511,980	1,676	46,932	563,178
Gross Profit (C) [C=(A-B)]	675	18,900	226,800	776	21,735	260,820	854	23,909	286,902
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		1,100	13,200
Shop rent		250	3,000		250	3,000		250	3,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance bill		1,000	12,000		1,500	18,000		1,800	21,600
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Provision of Bad debt		6	71		6	71		6	71
Proposed Salary (Family & Self)		6,000	72,000		6,500	78,000		7,000	84,000
Proposed Salary (Assistant-01)		5,000	60,000		5,500	66,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,300	15,600
Non Cash Item:									
Depreciation Expenses		304	3,653		304	3,653		304	3,653
Total Operating Cost (D)	-	15,244	179,723	-	17,044	204,523	-	18,844	226,123
Net Profit (C-D):	-	3,656	47,077	-	4,691	56,297	-	5,065	60,779
Retained Income			47,077			103,374			164,152

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	50,277	62,697	67,179
1.3	Depreciation Expenses	3,653	3,653	3,653
1.4	Opening Balance of Cash Surplus	-	34,729	62,679
	Total Cash Inflow	133,929	101,079	133,510
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	34,729	62,679	95,110

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (12years);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers
- Increasing demand;
- The Capital of the entrepreneur will be BDT 336,152 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Theft;

Presented at 238th as Yunus Centre and 63rd In-house
Executive Social Business Design Lab
(GTT) on April 25, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures





















ইউপি ফরম-১০

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০২৩-২০২৪

লাইসেন্স

ক্রমিক নং- 53

৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৬

লাইসেন্স নং : ৬৩ তারিখ : ০৬/০৬/২০২৪

লাইসেন্সধারীর নাম : ইয়াস হোসেন

পিতা/স্বামীর নাম : শ্রীঃ শ্রীঃ ফারুক হোসেন

ঠিকানা : গ্রাম : উত্তর কেলীপুর পোঃ : হুদ্রী, ২০২

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : কাপড়ের ব্যবসা

০৬/০৬/২০২৪ তারিখ পর্যন্ত বৈধ।

ফি শন্যাসের পরিমাণ টাকা : ২০০/- কেধার : বিবসন হোসেন

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

তারিখ : ০৬/০৬/২০২৪

মোঃ মোশারক হোসেন সূরভ

চেয়ারম্যান

৩নং সাঘাটা ইউনিয়ন পরিষদ

ਦਿਨਿਕ ਵਿਕਿਰ ਹਿਸਾਬ

੦੫-੦੮-੧੯੯੧	ਦੇਰ	ਚਿਕਿ-੨੦੨੫
੦੬-੦੮-੧੯੯੧	"	" - ੨੨੬੫
੦੭-੦੮-੧੯੯੧	"	" - ੨੪੨੫
੦੮-੦੮-੧੯੯੧	"	" - ੬੨੫
੦੯-੦੮-੧੯੯੧	"	" - ੨੨੨੫
੧੦-੦੮-੧੯੯੧	"	" - ੨੨੫
੧੧-੦੮-੧੯੯੧	"	" - ੨੦੬੫
੧੨-੦੮-੧੯੯੧	"	" - ੨੦੬੫



নাম: মোঃ আরিফ

Name: Md. Arif

পিতা: মোঃ আব্দুল কাদের

মাতা: মোছাঃ আফসান বেগম

Date of Birth: 01 Dec 1990

ID NO: 19903218885000085

এই কার্ডটি সম্পূর্ণভাবে বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি বাল্যপ্রাপ্তকালী জাতীয় পরিচয়পত্র হলে
কোনোভাবেই পুনরায় সেখানে নিকটস্থ পৌরসভা অফিসে কনফার্ম করা আবশ্যিক এবং কনফার্ম করা হলে
ত্রিকালীন গ্রাম/থানা: ঢোলাই পাড়া, ডাকঘর: হুগলীকোলা - ৬৭৬৩, মণ্ডল, মহালঙ্গা

(Signature)

স্বাক্ষরকারী: কর্তৃপক্ষের সচিব

স্বাক্ষরের তারিখ: ০১/০৬/২০১৩





গ্রামীণ ব্যাংক

স্বাধীনতা সড়ক শাখা

সহজ ঋণের পাশ বই

নাম মোছাঃ হোয়সা বেগম


ঋণী নং ২২২১

গ্রুপ নং ৭

কেন্দ্র নং ০২/ম

কেন্দ্রের নাম ফেল্ডা চন্দ্র প্র/১

বই ইস্যুর তারিখ ১৫/০৫/০৮

শাখা ব্যবস্থাপকের স্বাক্ষর 



Thank You