



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Maa Tailors
Business Category: Clothing & Apparels



Business Proposal prepared by: Benu Madhob Sarkar, Asst. Officer, Mirsharai unit, Chittagong.

Business Proposal Verified by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Rabiul Hossain Rubel</i> Vill: Momin Chawla, Union: Mirsharai, Post: Mirsharai, Upazila: Mirsharai, District: Chittagong.
Age	:	29 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) 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	:	Safia Khatun
(iii) Father's name	:	Md. Abul Kalam
(iv) GB member's info	:	<i>Branch: Mirsharai, Chittagong, Centre # 02/mo,</i> Member since January 01, 1990 First loan: Tk. 1,500 Existing loan: Tk. 30,000, Outstanding loan: Tk. 6,420
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	:	Class Five
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.)	:	04 (Four) years experiences is running his own business. He started the business only with Tk. 50,000 (Fifty thousand). He has 06 (Six) years working experience as an assistant (tailor) in a local shop
Other Own/Family Sources of Income	:	His father's and elder brother's income from driving (Pick up driver). His mother's income from private service (nanny). From his existing business income, he built a house with a amount of 2 (Two) lac 20 (Twenty) thousand taka and bore the marriage expance of his sister with a amount of 03 (Three) lac 50 (Fifty) thousand taka.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01818005579
NU's National ID No.	:	1525315479215
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Safia Khatun is a GB member January 01, 1990 at first she took GB loan BDT 1,500 (One thousand five hundred).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing a cow and assisting her son in existing business (purchased a sewing machine).
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Tailors</i>
Address/ Location	:	Chawdhury market, Sikdar road, Mirsharai, Chittagong.
Total Investment in BDT	:	Tk. 140,000
Financing	:	Self Tk. 90,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On tailoring 50%
(ii) Estimated % of proposed gross profit margin	:	On tailoring 50% & products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from tailoring (A)	800	20,800	249,600
Less: Cost of tailoring (sewing accessories and wages) (B)	400	10,400	124,800
Gross Profit (C) [C=(A-B)]	400	10,400	124,800
Less: Operating Cost:			
Electricity bill		200	2,400
Shop Rent		1,000	12,000
Mobile bill		200	2,400
Night Guard bill		50	600
Conveyance bill		200	2,400
Present Salary (Family & Self)		3,000	36,000
Provision of bad debt		62	62
Other Cost (Stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		417	5,000
Total Operating Cost (D)		5,429	64,462
Net Profit (C-D):		4,971	60,338

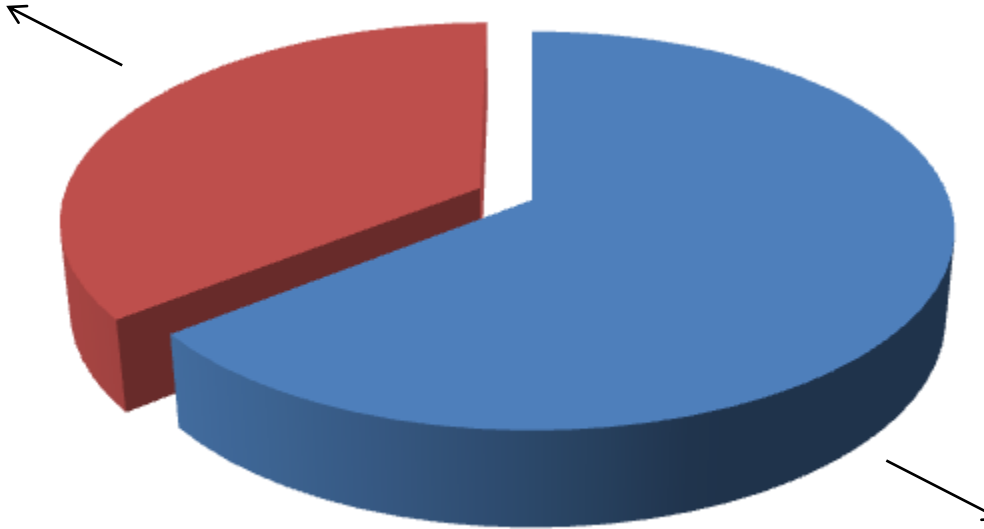
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
	Investment in products (shirt piece, pant piece, gauze cloth and one piece etc.)		50,000	50,000
	Investment in Machineries, Equipments & Tools (sewing machine - 04 pics, overlock machine - 01 pics, iron, bulb and fan etc)	29,200		29,200
	Cash in hand	400		400
	Advance for Shop	50,000		50,000
	Debtors (Since February, 2016 to at present)	6,200		6,200
	Creditors (Since February, 2016 to at present)	(2,000)		(2,000)
	Decoration (fixture and fittings)	6,200		6,200
	Total Capital	90,000	50,000	140,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 90,000
- GTT's Investment BDT 50,000
- Total Capital BDT 142,000

**GTT's Investment
36%**



**Entrepreneur's
Contribution 64%**

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	800	20,800	249,600	920	23,920	287,040	1,012	26,312	315,744
Estimated income from tailoring	1,000	26,000	312,000	1,100	30,800	369,600	1,210	33,880	406,560
Estimated total from sales & tailoring (A)	1,800	46,800	561,600	2,020	54,720	656,640	2,222	60,192	722,304
Less: Cost of Sales / Products	640	16,640	199,680	736	19,136	229,632	810	21,050	252,595
Less: Cost of tailoring (sewing accessories and wages)	500	13,000	156,000	550	15,400	184,800	605	16,940	203,280
Less: Total cost of products & tailoring (B)	1,140	29,640	355,680	1,286	34,536	414,432	1,415	37,990	455,875
Gross Profit (C) [C=(A-B)]	660	17,160	205,920	734	20,184	242,208	807	22,202	266,429
Less: Operating Cost:									
Electricity bill		500	6,000		700	8,400		900	10,800
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		100	1,200		150	1,800		200	2,400
Conveyance		1,200	14,400		2,200	26,400		3,200	38,400
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-(Family & Self)		5,000	60,000		6,000	72,000		6,000	72,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		62	744		62	744		62	744
Other Cost (stationary & Entertainment etc.)		800	9,600		1,300	15,600		1,800	21,600
Non Cash Item:									
Depreciation Expenses		417	5,000		417	5,000		417	5,000
Total Operating Cost (D)	-	9,967	117,274	-	12,717	152,604	-	14,467	173,604
Net Profit (C-D)	-	7,193	88,646	-	7,467	89,604	-	7,735	92,825
Retained Income			88,646			178,250			271,075

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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	90,646	93,604	96,825
1.3	Depreciation Expenses	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus	-	83,646	158,250
	Total Cash Inflow	145,646	182,250	260,075
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	83,646	158,250	236,075

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 03 (Production basis)
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Quality of service;
- Skilled and working experiences (10 years).

WEAKNESS

- Can not supply goods and services as per demand.

OPPORTUNITIES

- Location of shop;
- Regular Customer (Retail & Wholesale);
- No competition;
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 361,075 after 3 years excluding payback of investor's money.

THREATS

Presented at 279th as Yunus Centre and 78th In-house Executive
Social Business Design Lab
(GTT) on June 20,2016 at Grameen Telecom Trust Premises

Thank you

Pictures















গ্রামীণ ব্যাংক



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মহাজ গ্রামের পাশবই

নাম

মুসফিকতা

৫০

কেন্দ্রের নাম

কেন্দ্রবিন (দৌলা)

শাখা

গ্রামসবই শাখা



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



নাম: রবিউল হোসেন রুবেল
Name: Rabiul Hossain Rubel
পিতা: মোঃ আবুল কালাম
মাতা: সোফিয়া খাতুন
Date of Birth: 01 Jan 1986
কানুন
ID NO: 1525315458572

এ কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

স্বাক্ষর: বাসা/হোল্ডিং: কানু মিয়া পন্ডিত বাড়ী, গ্রাম/রাস্তা: মোমিন ডোলা, ডাকঘর: মিরসরাই - ৪৩২০, মিরেশ্বরাই পৌরসভা, মিরেশ্বরাই, চট্টগ্রাম



দানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৩/০৬/২০০৮



Thank You