



**Grameen kalyan**

**Proposed NU Business Name : Bhai Bhai Tailors**



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Kairuzzaman Vill : Char Kissnopur, Post: Mojahardi, Thana : Fulpur, District: Mymensingh.
Age	:	29 Years.
Marital status	:	Married.
Progeny	:	Two (2) Sons
No. of siblings:	:	2 (Two) Brothers and 3 (Three) sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Anowara Begum
(iii) Father's name	:	Md. Abdul Jalil
(iv) GB member's info	:	Branch: Charnilixia, Group # 07, Centro# 57/M, Loan no. 5123 Member since: 2003 , First loan: Tk. 3500, Last GB loan: 30,000, Outstanding:26,500.
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	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	:	Agricultural.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01749611854
National ID number	:	6118149957308
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 2003. At first she took GB loan BDT 3,500 (three thousand five hundred) and used agriculture. Subsequently she borrowed loan from GB for several times for different activities including business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>Bhai Bhai Tailors.</b>
Address/ Location	:	Gastala bazaar, Tarakanda, Mymensingh.
Total Investment in BDT	:	<b>BDT: 2,13,000</b>
Financing	:	Self financing: <b>BDT: 1,13,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	BDT <b>5000</b> (Five thousand only)
Proposed Salary	:	BDT <b>6000</b> (Six thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product.</li> <li>➤ Estimate sales is about @ BDT Tk. 4,500 per day.</li> <li>➤ Estimate profit is about 25% on sales.</li> <li>➤ 2 Employee appointed per day 200 Tk. basic</li> <li>➤ Pay back period is estimate 2 years.</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

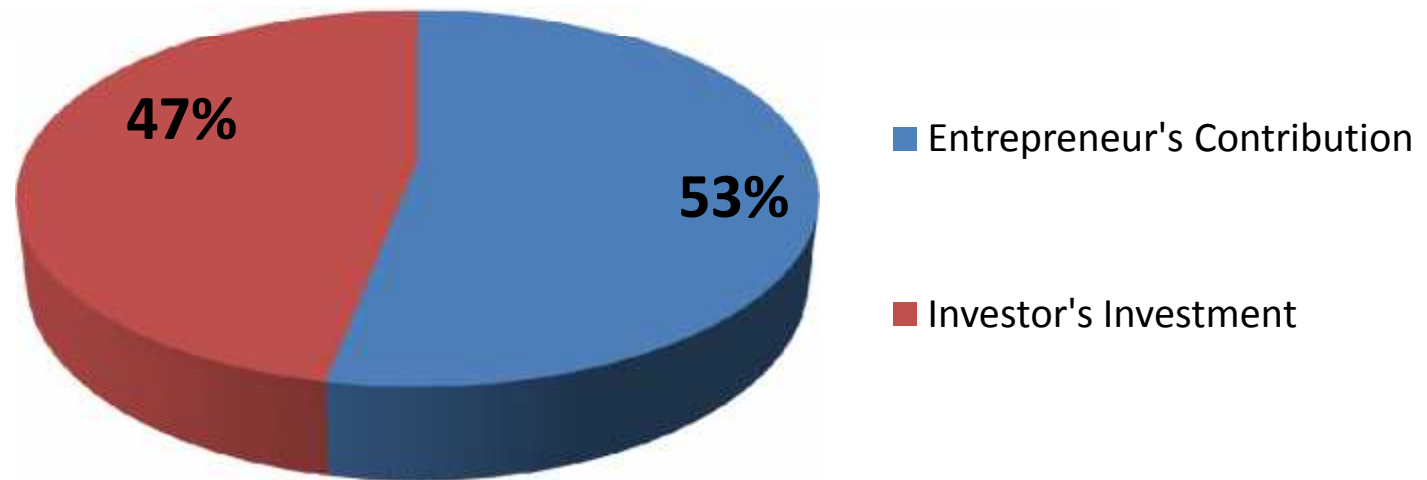
<b>Particulars</b>	<b>Existing Business</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales (A)	3,000	75,000	900,000
Cost of Sales (B)	2,250	56,250	675,000
<b>Gross profit (GP) [C=(A-B)]</b>	750	18,750	225,000
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Worker - 1	200	5,000	60,000
Shop Rent		800	9,600
Transportation		500	6,000
Present salary		5,000	60,000
Mobile bill		300	3,600
Night Guard bill		50	600
Other Expenses	10	250	3,000
<b>Non Cash Item:</b>			
Depreciation Expenses			3,000
<b>Total Operating Cost (D)</b>		12,400	151,800
<b>(C-D) Net Profit:</b>		<b>6,350</b>	<b>73,200</b>

## ***PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total Cost (BDT) (1+2)</b>
Shop Advance	15,000		15,000
Furniture (Decoration)	15,000		15,000
Machineries For Sewing(4 pieces)	15,000	20,000	35,000
Pant & Shirt Piece	10,000	15,000	25,000
Others materials	2,000		2,000
Other Cloths	40,000	50,000	90,000
Three piece	5,000	15,000	20,000
Iron 2 Pieces	1,000		1,000
Cash in Hand	10,000		10,000
<b>Total</b>	<b>113,000</b>	<b>100,000</b>	<b>213,000</b>

# Source of Finance

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





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4,500	112,500	1,350,000	4,950	123,750	1,485,000
<b>Total Cost of Sales (B)</b>	3,375	84,375	1,012,500	3,713	92,813	1,113,750
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,125</b>	<b>28,125</b>	<b>337,500</b>	<b>1,238</b>	<b>30,938</b>	<b>371,250</b>
<b><u>Less:Operating Costs:</u></b>						
Electricity bill		800	9,600		880	10,560
Shop Rent		800	9,600		880	10,560
Proposed salary-self		6,000	72,000		6,600	79,200
Worker -2 (200*2) per day	400	10,000	120,000		11,000	132,000
Mobile bill		500	6,000		550	6,600
Transportation		600	7,200		660	7,920
Night Guard bill		50	600		55	660
Other Expenses	15	375	4,500		413	4,950
<b>Non Cash Item:</b>						
Depreciation Expenses			3,000			3,300
<b>Total Operating Cost (D)</b>		19,125	232,500		21,038	255,750
<b>(C-D)Net Profit</b>		<b>9,000</b>	<b>105,000</b>		<b>9,900</b>	<b>115,500</b>
<b>Retained Income:</b>			<b>105,000</b>			<b>115,500</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>
<b>Cash inflow</b>		
Opening Balance	10,000	155,000
Capital Infusion by Investor	100,000	
Sales	1,350,000	1,485,000
<b>Total Receipts</b>	<b>1,460,000</b>	<b>1,640,000</b>
<b><u>Cash Outflow</u></b>		
Cost of goods sold	1,012,500	1,113,750
Operating expenses	232,500	255,750
Return to investor	60,000	60,000
Total payment	1,305,000	1,429,500
<b>Closing Balance</b>	<b>155,000</b>	<b>210,500</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 02
- Ownership in his own name.
- Skill & Experience

## **W**EAKNESS

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

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Fairburn.
- Local Competitors.

Presented at 29<sup>th</sup> Ex. SB Design Lab on 28<sup>th</sup> July, 2016  
at Grameen Kalyan.

Thank you

# Trade License

ইউনিয়ন ফর্ম নং-১৩

কামারিয়া ইউনিয়ন পরিষদ কার্যালয়  
ডাকঘর-বিটা, থানা-ভারাকান্দা, উপজেলা-ফুলপুর, জেলা-নয়মনসিংহ।

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তারিখ ০১-০৭-২০১৫

লাইসেন্স নম্বর .....

প্রতিষ্ঠানের নাম ডাই ডাই টেইলার্স

লাইসেন্সগ্রহীতার নাম মোঃ আব্দুল হকমান

পিতা/স্বামীর নাম মুহঃ আলী হুসাইন

মোকাম/বাজার সান্তালিয়া ডাকঘর মোঃ আব্দুল হকমান

ব্যবসা/বৃত্তির প্রকার টেইলার্স

কোন সনের জন্য প্রযোজ্য ০১-০৭-২০১৫ই; - ০১-০৩-২০১৬

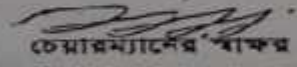
কোন তারিখ পর্যন্ত কার্যকর ইংরেজি সন পর্যন্ত

ব্যবসা/বৃত্তির ফিসের পরিমাণ ২০০/-

কথায় দুইশত টাকা মাত্র টাকা মাত্র।

প্রদান করায় এই কামারিয়া ইউনিয়ন পরিষদ এলাকায় জনাব  
..... সাহেবকে

ব্যবসায়ী হিসাবে, তাহার ব্যবসা/ বৃত্তি চালাইয়া যাওয়ার জন্য অনুমতি প্রদান করা হল

  
চেয়ারম্যানের স্বাক্ষর  
(মোঃ আব্দুল রব সরকার)  
চেয়ারম্যান  
কামারিয়া ইউনিয়ন পরিষদ  
ভারাকান্দা, নয়মনসিংহ।

















# NU With his Parents



**Thank You**