



**Grameen Kalyan**

**Proposed NU Business Name : BISMILLAH TAILORS.**



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

Name and address	:	Md. Mostufa Kamal Vill: Rogurampur, Post: Shambugong , Upazilla : Shambugong, District: Mymensingh
Age	:	28 Years
Marital status	:	Single
No. of siblings:	:	02 Brothers & 01 Sister.
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. Monuara Begum Md. Nazim Uddin. Branch: Rajgong, Group # 12, Centre # 03, Loan no. 1358, Member since: 2008, First loan: Tk. 10,000, Existing loan: Nil, 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	:	Nil. 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.)	:	Own Business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He is doing his own business since last 3 years & he has 10 years practical experiences.
Other Own/Family Sources of Income	:	Own business.
Other Own/Family Sources of Liabilities	:	Own.
Contact number	:	01722118854
National ID number	:	Nil
NU Project Source/Reference	:	GK

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT= 10,000 (Ten thousand) and used the money in his business development. Gradually several times she took GB loan and utilized in different purposes. Now he have no any existing loan from GB.

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

Project's Name	:	<i>BISMILLAH TAILORS.</i>
Address/ Location	:	Shambugong, Sador, Mymensingh.
Total Investment	:	<b>BDT Tk.= 3,20,000</b>
Financing	:	Self financing: BDT Tk. 1,70,000 Required Investment: BDT Tk. 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil</b>
Proposed Salary	:	<b>BDT= 4,000 (Four thousand)</b>
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ The project will start having a tailoring shop &amp; sells cloth also.</li> <li>➤ Estimate sales will be @ BDT Tk. 6,000 per day.</li> <li>➤ The estimate profit will come minimum 10%.</li> <li>➤ His investment amount will pay back period is estimate three years.</li> <li>➤ Expect date of the project will start March 2015.</li> </ul>

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

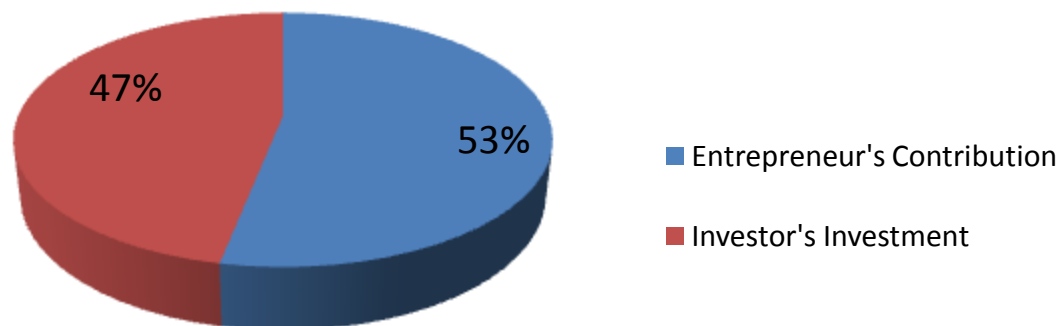
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,000	75,000	900,000
Cost of Sales (B)	2,550	63,750	765,000
<b>Gross profit (GP) [C=(A-B)]</b>	450	11,250	135,000
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		700	8,400
Generator Bill	10	260	3,120
Shop rent		800	9,600
Transportation		500	6,000
Mobile bill		500	6,000
Other Expenses	50	1,250	15,000
<b>Non Cash Item:</b>			
Depreciation Expenses			6,000
<b>Total Operating Cost (D)</b>		4,010	54,120
<b>(C-D) Net Profit:</b>		<b>7,240</b>	<b>80,880</b>

# ***PROPOSED PROJECT 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	25,000		25,000
Furniture (Decoration)	40,000	12,000	52,000
Machinaries For Sweing	20,000	20,000	40,000
LadiesThreepiece	10,000	15,000	25,000
Pant Pieces	10,000	30,000	40,000
Shirt Pieces	20,000	30,000	50,000
Other Goods	10,000	15,000	25,000
Other Cloths	30,000	25,000	55,000
Working Capital	5,000	3,000	8,000
<b>Total</b>	<b>170,000</b>	<b>150,000</b>	<b>320,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	170,000	53
Investor's Contribution (GK)	150,000	47
<b>Total Investment</b>	<b>320,000</b>	<b>100</b>





# **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 (A)	6,000	150,000	1,800,000	6,600	165,000	1,980,000	7,260	181,500	2,178,000
<b>Total Cost of Sales (B)</b>	5,100	127,500	1,530,000	5,610	140,250	1,683,000	6,171	154,275	1,851,300
<b>Gross profit (GP)= [C (A-B)]</b>	<b>900</b>	<b>22,500</b>	<b>270,000</b>	<b>990</b>	<b>24,750</b>	<b>297,000</b>	<b>1,089</b>	<b>27,225</b>	<b>326,700</b>
<b>Less: Operating Costs:</b>									
Electricity bill		900	10,800		990	11,880		1,089	13,068
Generator bill		260	3,120		286	3,432		315	3,775
Shop Rent		800	9,600		880	10,560		968	11,616
Proposed salary-self		4,000	48,000		4,400	52,800		4,840	58,080
Mobile bill		600	7,200		660	7,920		726	8,712
Other Expenses	60	1,500	18,000		1,650	19,800		1,815	21,780
<b>Non Cash Item:</b>			-		-	-		-	-
Depreciation Expenses			10,000		-	10,000		-	10,000
<b>Total Operating Cost (D)</b>		<b>8,060</b>	<b>106,720</b>		<b>8,866</b>	<b>116,392</b>		<b>9,753</b>	<b>127,031</b>
<b>(C-D)Net Profit</b>		<b>14,440</b>	<b>163,280</b>		<b>15,884</b>	<b>180,608</b>		<b>17,472</b>	<b>199,669</b>
<b>Retained Income:</b>			<b>163,280</b>			<b>180,608</b>			<b>199,669</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	6,000	119,280	234,888
Capital Infusion by Udyokta			
Capital Infusion by Investor	150,000		
Sales	1,800,000	1,980,000	2,178,000
<b>Total Receipts</b>	<b>1,956,000</b>	<b>2,099,280</b>	<b>2,412,888</b>
<u>Cash Outflow:</u>			
Cost of goods sold	1,530,000	1,683,000	1,851,300
Operating expenses	106,720	116,392	127,031
Product Purches	150,000		
Return to investor ( including Transfer fee	50,000	65,000	65,000
Total payment	1,836,720	1,864,392	2,043,331
<b>Closing Balances</b>	<b>119,280</b>	<b>234,888</b>	<b>369,557</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 3
- Ownership in his own name.

## **W**EAKNESS

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

## **O**PPORTUNITIES

- Local Demand.
- Skill & Experience.
- Fixed Customer.
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Fairburn.

Presented at 2<sup>nd</sup> Ext. SB Design Lab on 21<sup>st</sup> March,  
2015 at Grameen Kalyan

Thank you

# Pictures


# My Shop With Worker.





# Trade License

বিধিভিত্তিক বাণিজ্যিক কার্যে



**2277 ৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ**  
 সদর, ময়ামনসিংহ লাইসেন্স ফি আদায় রেজিস্ট্রার  
 ইউনিয়ন পরিষদ ভবন নং ১৩ মনুয়ারী

ক্রমিক নং: \_\_\_\_\_ মবি নং: ০৪

লাইসেন্স নং: ৩৭৭  
 নবায়ন নং: ০৭,১০৬,৩৫

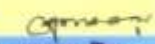
**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম: বিজয়িঞ্জার ৭৮ ইনার্স  
 মালিকের নাম: শ্রীঃ মোঃ সুলতান কামাল  
 মোকদ্দে/ঠিকানা: হাম: জাব্বা ডাঙা, মনুয়ারী, ময়ামনসিংহ ডাকঘর: শতদক্ষিণ / মনুয়ারী  
 উপজেলা: সদর, জেলা: ময়ামনসিংহ

পিতা/স্বামীর নাম: শ্রীঃ মাজিদ উদ্দিন টাকা (কম্বাচ): ৮০০/-  
 স্থায়ী নিকট থেকে: ৮০০/- জাব্বা ডাঙা মনুয়ারী  
 আর দুইয়্যা পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার: সাধারণ  
 লাইসেন্সের মেয়াদ: ৩০,০৬,১০১৫ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- যেকোনো বিধিভিত্তিক সময়ের শুল্কই লাইসেন্স নবায়ন করতে হবে।

  
 পুর মেয়ামনসিংহ জিলা  
 লাইসেন্স রেজিস্ট্রার  
 মনুয়ারী

• লাইসেন্স টাকার দিন • দুটি লম্বাশী যাবে  
 • লাইসেন্স সময়ের টাকা এবং শুধু পাইল  
 • লাইসেন্সের সময়ের টাকা • লাইসেন্সের সময়ের টাকা  
 • লাইসেন্সের সময়ের টাকা



**Thank You**