



**Grameen Kalyan**

**Proposed NU Business Name : *BHAI- BDN TAILORS.***



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

Name and address	:	Md. Abdul Khalek Vill: Rogurampur, Post: Shambugong, Upazilla : Shadar, District: Mymensingh
Age	:	30 Years
Marital status	:	Married.
No. of siblings:	:	05 ( Five ) Brothers & 02 ( Two) Sisters.
Parent's and GB related Info	:	Mother <input style="width: 50px; height: 20px;" type="text"/> Father <input style="width: 50px; height: 20px;" type="text"/>
(i) Who is GB member	:	Most. Maleka Khatun.
(ii) Mother's name	:	Md. Joshim Uddin.
(iii) Father's name	:	Branch: Chorniloxia, Group # 07, Centre # 48, Loan no. 3926, Member since: 2009, First loan: Tk. 10,000, Existing loan: 40,000, Outstanding: 26640.
(iv) GB member's info	:	My Father paying GB loan installment
Further Information:	:	Nil.
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(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.)	:	At present He is doing his own business & he has 10 years practical experiences in running business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01753064586
National ID number	:	6115240549926
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2009. 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.

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

Project's Name	:	BAI- BON TAILORS.
Address/ Location	:	Shambugong, Sador, Mymensingh.
Total Investment	:	<b>BDT Tk.= 2,61,000</b>
Financing	:	Self financing: BDT Tk. 1,61,000 (Existing. Business) Required Investment: BDT Tk. 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>BDT, 1500</b> (One thousand five hundred)
Proposed Salary	:	<b>BDT= 2500</b> (two thousand five hundred)
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 &amp; machineries;</li> <li>➤ Estimate sales is about @ BDT Tk. 45,00 per day;</li> <li>➤ Estimate profit is about 25% on sales;</li> <li>➤ Existing 2 employee after getting new investor's money then another 1 employee will be appointed, per day Tk 200;</li> <li>➤ Pay back period is estimated 2 years;</li> <li>➤ Expected date to start the project in August,2015.</li> </ul>

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

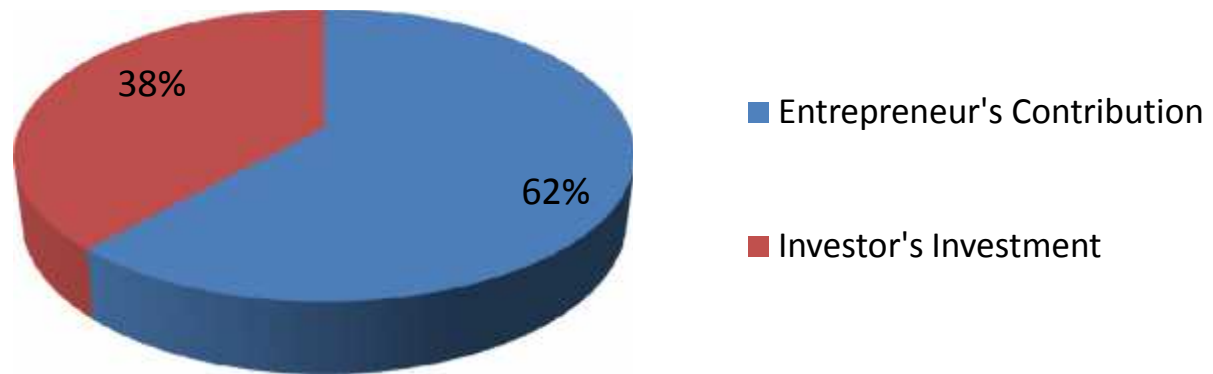
<b>Particulars</b>	<b>Existing Business</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales (A)	3,000	75,000	900,000
Cost of Sales (B)	2,250	56,250	675,000
<b>Gross profit (GP) [C=(A-B)]</b>	750	18,750	225,000
<b><u>Less:Operating Costs:</u></b>			
Electricity bill		400	4,800
Worker -2 (200*2) per day	400	10,000	120,000
Shop Rent		800	9,600
Transportation		500	6,000
Night guard bill		100	1,200
Mobile bill		300	3,600
Other Expenses	20	500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			6,000
<b>Total Operating Cost (D)</b>		12,600	157,200
<b>(C-D) Net Profit:</b>		<b>6,150</b>	<b>67,800</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed (BDT)	Total Cost (BDT)
Shop advance	15,000		15,000
Furniture (decoration)	35,000		35,000
Machineries For Sewing(2pec*5000)	10,000	10,000	20,000
Three piece	20,000	20,000	40,000
Pant piece	10,000	15,000	25,000
Shirt piece	15,000	20,000	35,000
Other materials	5,000		5,000
Other Cloths	40,000	35,000	75,000
Iron (500*2)	1,000		1,000
Cash in Hand	10,000		10,000
<b>Total</b>	<b>161,000</b>	<b>100,000</b>	<b>261,000</b>

# Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	161,000	62
Investor's Investment	100,000	38
<b>Total Investment</b>	<b>261,000</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>	<b>3,375</b>	<b>84,375</b>	<b>1,012,500</b>	<b>3,713</b>	<b>92,813</b>	<b>1,113,750</b>
<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>Less: Operating Costs:</b>						
Electricity bill		500	6,000		550	6,600
Shop Rent		800	9,600		880	10,560
Proposed salary-self		2,500	30,000		2,750	33,000
Worker -3 (200*3) per day	600	15,000	180,000		16,500	198,000
Mobile bill		300	3,600		330	3,960
Transportation		700	8,400		770	9,240
Night guard bill		100	1,200		110	1,320
Other Expenses	30	750	9,000		825	9,900
<b>Non Cash Item:</b>			-		-	-
Depreciation Expenses			7,000		-	7,700
<b>Total Operating Cost (D)</b>		<b>20,650</b>	<b>254,800</b>		<b>22,715</b>	<b>280,280</b>
<b>(C-D) Net Profit</b>		<b>7,475</b>	<b>82,700</b>		<b>8,223</b>	<b>90,970</b>
<b>Retained Income:</b>			<b>82,700</b>			<b>90,970</b>

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

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)
<b><u>Cash inflow:</u></b>		
Opening Balance	10,000	132,700
Capital Infusion by Investor	100,000	
Sales	1,350,000	1,485,000
<b>Total Receipts</b>	<b>1,460,000</b>	<b>1,617,700</b>
<b><u>Cash Outflow:</u></b>		
Cost of goods sold	1,012,500	1,113,750
Operating expenses	254,800	280,280
Return to investor ( including Transfer fee	60,000	60,000
<b>Total payment</b>	<b>1,327,300</b>	<b>1,454,030</b>
<b>Closing Balances</b>	<b>132,700</b>	<b>163,670</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 03
- Trade license: own name;
- Skill & Experience.

## **W**EAKNESS

- Lack of Capital;
- Limited product.

## **O**PPORTUNITIES

- Local demand.
- Fixed customer.
- Investor's money will be payback in two years.

## **T**HREATS

- Theft;
- Fire burn.
- Local Competitors.

Presented at 6<sup>th</sup> SB Ex. Design Lab on August 12,  
2015 at Grameen Kalyan.

Thank you

# Pictures

# My Shop & me.















# Trade License

সিটিসিআইসিওর কর্তৃত্বাধীন লাইসেন্স



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ক্রমিক নং

লাইসেন্স নং: ৪৪২

সম্পাদন নং: ২৭/০৬/০৬

**৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ**

সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার

ইউনিয়ন পরিষদ কর্তৃক নং ১৯ অনুযায়ী

**ট্রেড লাইসেন্স**

পরি নং: ০৫

স্বাক্ষরিত প্রতিষ্ঠানের নাম:	ডাই বোর্ড চাইল্ডার্ম এন্ড স্কুল সার্ভিস		
মালিকের নাম:	প্রোগ্রামিং ইন্সটিটিউট প্রাইভেট লিমিটেড		
মোড়ামে/ঠিকানা:	গ্রাম:	উপজেলা/শহর/রাস্তা:	সদরপুর মাদারাসা
	বন্দর/সড়ক/বাজার/বাস/বাসস্টেশন/স্টেশন/বাসস্টেশন		
	উপজেলা: ময়মনসিংহ		
শিক্ষা/স্বাক্ষরিত নাম:	প্রোগ্রামিং ইন্সটিটিউট		
আসহর নিয়ম থেকে:	৬০০ ট	সীতা (কোড):	৩০০০
যেহেতু পাইলট ৭নং চরনিলক্ষীয়া এলাকায়ইসে স্বাক্ষরিত কর্তৃক লাইসেন্স মঞ্জুর করা হইল।			
লাইসেন্সের প্রকার:	সাধারণ		
লাইসেন্সের মেয়াদ:	০৬/০৬/২০০৪ ইং তারিখ পর্যন্ত		

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

• সর্বমোট ট্রাফিক সীমা • দুটি সড়কই ব্যবহার

• শিশুরা সড়ক পার্শ্ব দিয়ে যাবে • শিশুরা সড়ক পার্শ্ব দিয়ে যাবে

• শিশুরা সড়ক পার্শ্ব দিয়ে যাবে • শিশুরা সড়ক পার্শ্ব দিয়ে যাবে

• শিশুরা সড়ক পার্শ্ব দিয়ে যাবে • শিশুরা সড়ক পার্শ্ব দিয়ে যাবে

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**Thank You**