

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



Project Identified by: Md. Shofikul Islam , Assistant officer, Naogaon
Business Proposal Prepared by: Md Mahbubur Rahman Bhuiyan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Masud Rana Sardar Vill: Bilshoni, Union: Balain, Post: Bodhapur, Upazila: Manda District: Naogaon
Age	:	27 years
Marital status	:	Married
Children	:	1 (One) daughter
No. of siblings:	:	01 (one) brother & 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	:	Mst.Mazeda Begum
(iii) Father's name	:	Md. Afzal Hosen Sardar
(iv) GB member's info	:	<i>Branch: Balain ,Manda Centre # 32//mo</i> <i>Loan no.: 2997/1, Membership since 2010</i> First loan: Tk. 5,000 Existing loan: Tk. 12,000, Outstanding Loan: Tk.11,208
Further Information:		
(v) Who pays GB loan installment	:	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 Eight
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.)	:	Last 10 (Ten) years entrepreneur is running his own business. He started the business with BDT 50,000 (Fifty five thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His fathers' income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01775 321723
NU's National ID No.	:	6414712204209
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst Mazedada Begum is a GB member since 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for household and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ria Tailors</i>
Address/ Location	:	Amapur Bazar, Manda, Naogaon
Total Investment in BDT	:	Tk. 159,000
Financing	:	Self Tk. 99,000 (from existing business) Required Investment Tk. 60,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 30% and tailoring 80%
(ii) Estimated % of proposed gross profit margin	:	On products 30% and tailoring 80%
(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	1,200	33,600	403,200
Sales income from Tailoring	100	2,800	33,600
Total Sales/commission (A)	1,300	36,400	436,800
Less: Cost of Sales			
Cost of products	840	23,520	282,240
Cost of Tailoring	20	560	6,720
Total Cost of Sales (B)	860	24,080	288,960
Gross Profit (C) [C=(A-B)]	440	12,320	147,840
Less: Operating Cost:			
Electricity bill		300	3,600
Shop Rent		300	3,600
Night Guard bill		100	1,200
Mobile bill		400	4,800
Conveyance		800	9,600
Provision of bad Debt		1	13
Present Salary (Self & family)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		160	1,922
Total Operating Cost (D)		7,061	84,735
Net Profit (C-D):		5,259	63,105

PRESENT & PROPOSED INVESTMENT BREAKDOWN

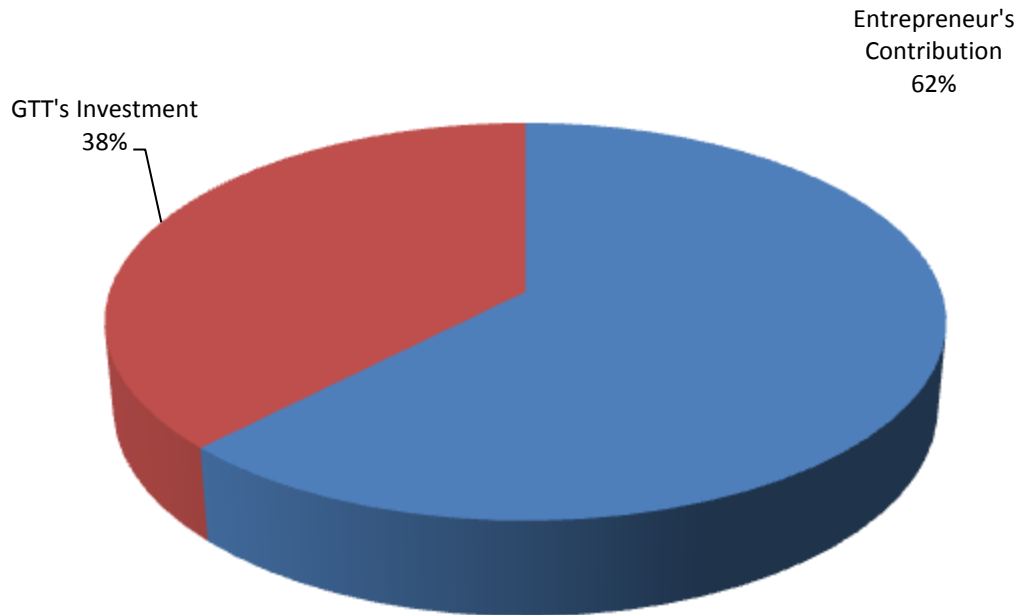
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Gauge cloth, shirt, pant, three piece, baby dress, ganjee, scarf etc.)	(Gauge cloth, shirt, pant, three piece, baby dress, ganjee, scarf etc.)	74,030	60,000	134,030
Investment in Machineries & Equipment (sewing machine, Scissor, fan, light etc.)		11,600		11,600
Cash in hand		3,458	-	3,458
Debtors (Since January, 2016 to at present)		1,300	-	1,300
Creditors (Since January, 2016 to at present)		(7,000)	-	(7,000)
GB Loan Outstanding		(11,208)	-	(11,208)
Decoration (fixture and fittings)		1,820	-	1,820
Advance for Shop		25,000	-	25,000
Total Capital		99,000	60,000	159,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 99,000

■ GTT's Investment BDT 60,000

■ Total Capital BDT 159,000



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 (A)	1,680	47,040	564,480	1,982	55,507	666,086	2,141	59,948	719,373
Estimated Sales income from Tailoring	140	3,920	47,040	165	4,626	55,507	178	4,996	59,948
Total Sales/commission (A)	1,820	50,960	611,520	2,148	60,133	721,594	2,319	64,943	779,321
Less: Cost of Sales									
Cost of products	1,176	32,928	395,136	1,388	38,855	466,260	1,499	41,963	503,561
Cost of Tailoring	28	784	9,408	33	925	11,101	36	999	11,990
Total Cost of Sales (B)	1,204	33,712	404,544	1,421	39,780	477,362	1,534	42,963	515,551
Gross Profit (C) [C=(A-B)]	616	17,248	206,976	727	20,353	244,232	785	21,981	263,770
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Shop Rent		300	3,600		300	3,600		300	3,600
Night Guard bill		150	1,800		250	3,000		250	3,000
Mobile bill (SMS & Reporting)		800	9,600		1,000	12,000		1,000	12,000
Conveyance		1,300	15,600		1,500	18,000		1,600	19,200
Provision of bad Debt		1	13		1	13		1	13
Ownership Transfer Fee		400	2,400		400	4,800		400	4,800
Proposed Salary (Self & family)		6,000	72,000		7,000	84,000		8,000	96,000
Bank Charge (DD, PO, SC)		55	660		55	660		55	660
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,400	16,800
Non Cash Item:									
Depreciation Expenses		160	1,922		160	1,922		160	1,922
Total Operating Cost (D)		10,866	127,995		12,666	151,995		13,866	166,395
Net Profit (C-D):		6,382	78,981		7,686	92,237		8,115	97,375
Retained Income			78,981			171,218			268,593

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	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	81,381	97,037	102,175
1.3	Depreciation Expenses	1,922	1,922	1,922
1.4	Opening Balance of Cash Surplus	-	57,695	127,854
	Total Cash Inflow	143,303	156,654	231,951
2.0	Cash Outflow			
2.1	Product Purchase	60,000	-	-
2.2	GB Loan Outstanding	11,208		
2.3	Investment Payback including Ownership Transfer Fee	14,400	28,800	28,800
	Total Cash Outflow	85,608	28,800	28,800
3.0	Total Cash Surplus	57,695	127,854	203,151

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family):02 working basis Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Business Experience : 10yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 367,593 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 208th as Yunus Centre and 51th In-house Executive
Social Business Design Lab
(GTT) on March 16, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





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বি. যা. ডি. ই. লার্জ

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গ্রামীণ ব্যাংক

মহাজ্ঞানের পাশবই

৩২/৫

২০০৭/০

নাম

মোহন - মাহুদা / জাহাঙ্গীর

কেন্দ্রের নাম

বৈষ্ণব / ৫/৫

শাখা



গ্রামীণ ব্যাংক

৩২/৫
২০১৭/১০

মহজ খানের পাশবই

৩২/৫
২০১৭/১০

নাম	মোহাম্মদ মাহমুদ / মোহাম্মদ
কেন্দ্রের নাম	ইসলামিক সেন্টার
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২য় পত্র

২য় পত্র

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আদ্যুৎ (স্বাঃ) আঃ বহিঃ (স্বাঃ)
আঃ : ৩ঃ কালিকাচন্দ্র
আঃ : কালিকা
অপাধিকা : কালিকা, বহুঃ

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আদ্যুৎ (স্বাঃ) আঃ বহিঃ (স্বাঃ)
আঃ : কালিকাচন্দ্র
আঃ : কালিকা
অপাধিকা : কালিকা, বহুঃ

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আঃ : কালিকাচন্দ্র কালিকাচন্দ্র কালিকাচন্দ্র -
- ১১০০০

কালিকাচন্দ্র

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০১) - (স্বাঃ) ২য় পত্র : কালিকাচন্দ্র (স্বাঃ) ২য় পত্র :
কালিকাচন্দ্র

অপাধিকা : কালিকাচন্দ্র ২য় পত্র : ২য় পত্র :
আদ্যুৎ কালিকাচন্দ্র ২য় পত্র : ২য় পত্র :
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০১) (স্বাঃ) ২য় পত্র

০২) (স্বাঃ) কালিকাচন্দ্র

০৩) (স্বাঃ) কালিকাচন্দ্র

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