# Mahi Embroidery House



**Project by: Md Nurul Islam** 

**Identified by: Zahidul Kabir** 

**Verified by: Mir Hossain Chowdhury** 

Noakhali Unit Region-2

**GRAMEEN TRUST** 



#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

	_	
Name	:	Md.Nurul Islam
Age	•	08 March 1985 ( 31 years )
Marital status	••	Married
Children	••	N/A
No. of siblings:	• •	02 brothers, 02 sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  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		Mother
Educational Qualification	:	Class Nine

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Embroidery business .
Trade License	:	661/15-16
Business Experiences and Training Info	:	15 Years(His training period is 03 years at Noakhali.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Communication info		Mobile No-01874-980560
NU Project Source/Reference	:	GT - Noakhali Unit ,Noakhali -3800 .

# BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2007 (10 years). At first she took a loan of 5,000 taka from Grameen Bank. NU's mother built their own house from the income of GB loan. They also brought some Cow. NU's mother gradually improved their life standard by using GB loan.

## PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	MAHI EMBROIDERY HOUSE
Address/ Location	:	Romjan Bibi Bazar,Begumgonj,Noakhali- 3800
Total Investment in BDT	:	1,10,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000 (as equity) 45%
Present salary/drawings from business (estimated)	:	6,000/-
Proposed Salary	:	6,000/-
Proposed Business  (i) % of present gross profit margin	:	70%
(ii) Estimated % of proposed gross profit margin		70%
(iii) Agreed grace period		2 months

## PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:		(1)	(2)	(1+2)
Present stock items:	Present stock items:			
Advance-	10,000			
Embroidery (Sondip) 4p*7,000	28,000			
Embroidery Motor 2p*5,000	10,000			
Thread (Reshmi, Slik Jori)	4,000	60,000		60,000
Fan 1*1,000	1,000	00,000		00,000
Bulb	1,000			
Electric Miter	1,000			
Chair	2,000			
Decoration	3,000			
Proposed stock items:				
Weight Less Jorzet Sari(50p*630)	31,500		50,000	
Bed Sheet (10p*500)	5,000		30,000	50,000
Thread (Reshmi, Silk Jori)	10,000			
Decoration	3,500			
Total Capital		60,000	50,000	1,10,000

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items	Amount
Advance-	10,000
Embroidery (Sondip) 4p*7,000	28,000
Embroidery Machine 2p*5,000	10,000
Thread (Reshmi, Silk Jori)	4,000
Fan (1*1,000	1,000
Bulb	1,000
Electric Miter	1,000
Chair	2,000
Decoration	3,000
Total Present Stock	60,000

Proposed items	Amount
Weight less Jorzet sari 50*630	31,500
Bed Sheet 10*500	5,000
Thread (Reshmi, Silk Jori)	10,000
Decoration	3,500
Total Proposed Stock	50,000

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## INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)						
Particulars	Daily	Monthly	Yearly					
Sales Income (A)	1,000	30,000	3,60,000					
Less: Cost of sales (B)	300	9,000	1,08,000					
Profit C=(A-B)	700	21,000	2,52,000					
Less: Operating Costs								
Electricity bill		600	7,200					
Shop Rent		700	8,400					
Mobile Bill		600	7,200					
Other (Entertainment Exp.& T L Renew Fee) Present salary/Drawings- self-1		500 6,000	6,000 72,000					
Present salary/Drawings- staff-1		7,000	84,000					
Non Cash Item:		,	,					
Dep. Exp-(3,000*20%,38,000*15% &5,000*10%)		566	6,792					
Total Operating Cost (F)		15,966	1,91,592					
Net Profit G=(E-F):		5,034	60,408					

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1	(BDT)		Year 2 (BDT)			Year 3	( BDT)
		Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1,200	36,000	4,32,000	1,400	42,000	5,04,000	1,500	45,000	5,40,000
Less : cost of sales (B)	840	10,800	1,29,600	420	12,600	1,51,200	450	13,500	1,62,000
Profit {c= ( A-B)}	840	25,200	3,02,400	980	29,400	3,52,800	1050	31,500	3,78,000
Less: Operating Costs									
Electricity bill		600	7,200		700	8,400		800	9,600
Shop Rent		700	8,400		700	8,400		700	8,400
Mobile Bill		600	7,200		650	7,800		700	8,400
Night Guard Bill		100	1,200		100	1,200		100	1,200
Supplies Exp.		3,000	36,000		4,000	48,000		5,000	60,000
Others Exp. Entertainment ,T L .Fee		500	6,000		600	7,200		700	8,400
Present salary/Drawings- self-1		6,000	72,000		7,000	84,000		7,000	84,000
Present Salary- Staff-1		7,000	84,000		8,000	96,000		8,500	1,02,000
Non Cash Item:									
Dep. Expense (3000*20%,38,000*15% &5000*10%)		566	6,792		566	6,792		566	6,792
Total Operating Cost (F)		19,066	2,28,792		22,316	2,67,792		24,066	2,88,792
Net Profit { G=(E-F) }:		6,134	73,608		7,084	85,008		7,434	89,208
Payback to GT		200	000		20,000			20,000	
Retained Income:		53,0	508		65,0	800		69,2	208

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)		
1.0	Cash Inflow					
1.1	Investment Infusion by Investor	50,000	-	-		
1.2	Net Profit ( Ownership Tr. Fee added back)	73,608	85,008	89,208		
1.3	Depreciation (Non cash item)	6,792	6,792	6,792		
1.4	Opening Balance of Cash Surplus	-	53,608	1,25,408		
	Total Cash Inflow	1,23,608	1,45,408	2,21,408		
2.0	Cash Outflow					
2.1	Purchase of Product	50,000	-	-		
2.2	Payment of GB Loan	-	-	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000		
	Total Cash Outflow	70,000	20,000	20,000		
3.0	Net Cash Surplus	53,608	1,25,408	2,01,408		

# SWOT ANALYSIS

# Strength

**W**EAKNESS

- ➤ Skilled & 15 years experience
- ➤ Well known in local areas
- >Quality service in community.

► Less Capital

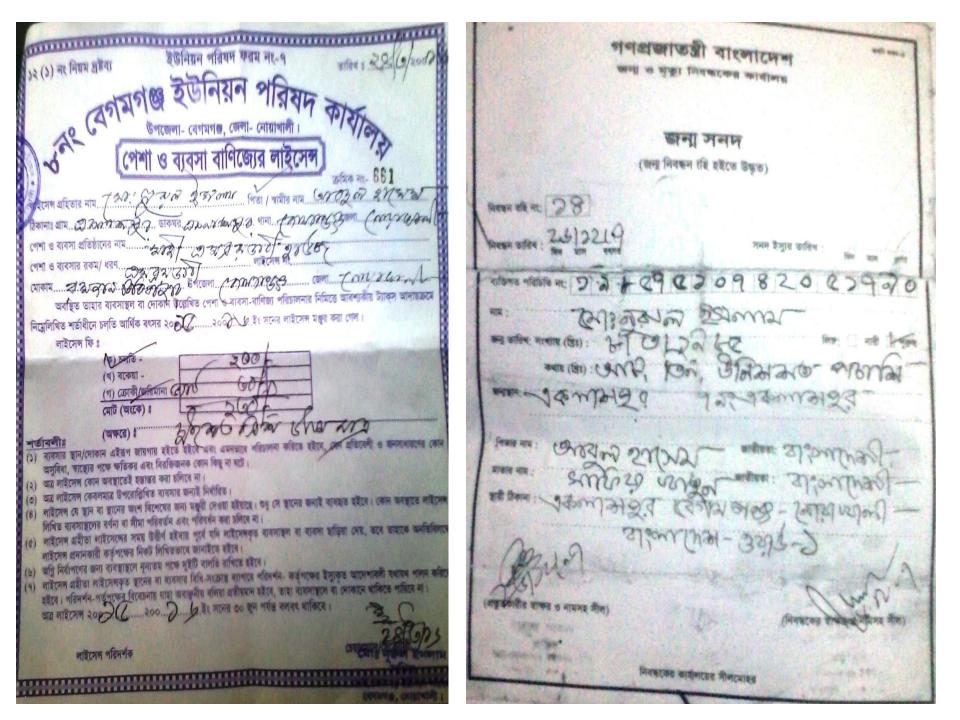
## **O**PPORTUNITIES

- Center point for business holders.
- **>** Beside Main Road

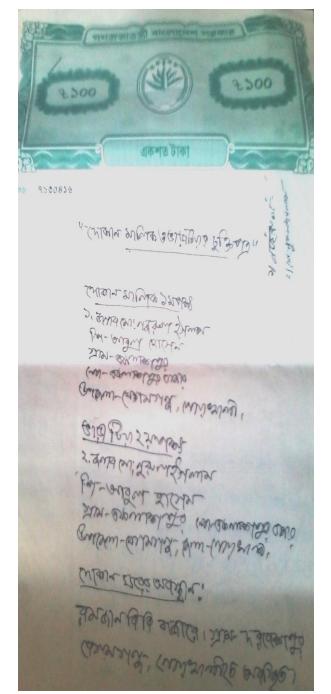
#### THREATS

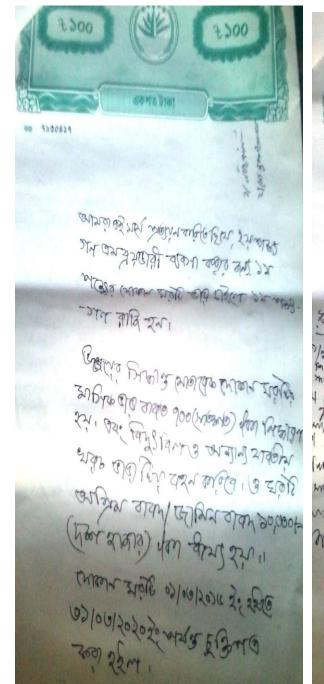
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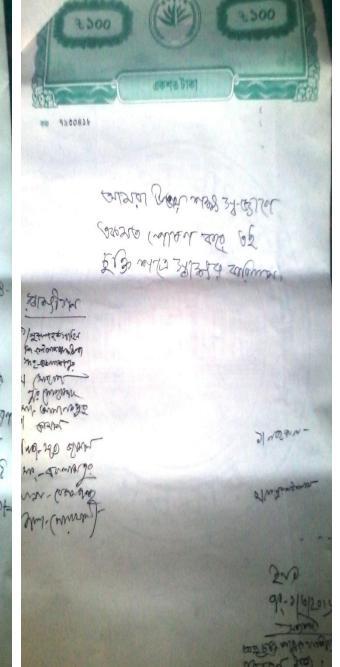




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# Presented at SB Executive Design Lab MARCH, 2016 at YC

For more information

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