

*Proposed NU Business Name : Pinki Tailors*



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

|   |   |  |
|---|---|--|
| Name and address                          | : | Md. Mahfuzar Rohman<br>Vill: Saghata pisonpara, Union: 03 no. Saghata, Post: Saghata, Upazila: Saghata, District: Gaibandha.                             |
| Age                                       | : | 23 Years   |
| Marital status                            | : | Unmarried  |
| Children                                  | : | N/A  |
| No. of siblings:                          | : | 2 (two) brothers and 4(four) 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                        | : | Mst. Shefali Begum   |
| (iii) Father's name                       | : | Md. Saidur Rahman  |
| (iv) GB member's info                     | : | Branch: Saghata, Centre # 04/mo, Loan no.: 1686,<br>Member since: January 20, 2009, First loan: Tk. 4,000.<br>Existing loan: 20,000, Outstanding: 17,360 |
| Further Information:                      | : |  |
| (v) Who pays GB loan installment          | : | Father   |
| (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                   | : | Class Nine   |

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

|   |   |   |
|---|---|---|
| Present Occupation(Besides own business, i.e., pursuing 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.) | : | 9 (Nine) years experience in this business, started the business with BDT 20,000 (Twenty thousand).<br><br>He has on hand training with his father. |
| Other Own/Family Sources of Income  | : | His family has 1.5 bigha agricultural land that meet their yearly food requirement.   |
| Other Own/Family Sources of Liabilities   | : | Nil   |
| NU's contact number   | : | 01987648638   |
| NU's national ID number   | : | 19913218885000180   |
| NU Project Source/Reference   | : | Grameen Telecom Trust   |

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

- Mst. Shefali Begum is a GB member since January 20, 2009, at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for purchasing land for cultivation and assisting her son in business.
- Finally GB loan helped her for purchasing 1.5 bigha land and improved her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

|   |   |   |
|---|---|---|
| Business Name   | : | <b><i>Pinki Tailors</i></b>   |
| Address/ Location   | : | Saghata bazar, Gaibandha.   |
| Total Investment in BDT                                   | : | <b>BDT 2,12,000</b>   |
| Financing   | : | Self BDT <b>62,000</b> (from existing business)<br>Required Investment BDT <b>150,000</b> (as equity) |
| Present salary/drawings from business (estimates)         | : | BDT <b>4,000</b> (Four thousand)  |
| Proposed Salary   | : | BDT <b>5,000</b> (Five thousand)  |
| Proposed Business Implementation Plan                     | : |   |
| (i) % of present gross profit margin                      |   | (i) On an average 70%   |
| (ii) Estimated % of proposed gross profit margin          |   | (ii) On tailoring 70% and Sales of cloth 12%  |
| (iii) In future risk mgt. plan (from fire, disaster etc.) |   |   |

# ***INFO ON EXISTING BUSINESS OPERATIONS***

| Particulars                                      | Existing Business (BDT) |              |               |
|--|-------------------------|--------------|---------------|
|  | Daily                   | Monthly      | Yearly        |
| Income of Tailoring (A)                          | 400                     | 10,400       | 124,800       |
| <b>Less: Cost of sales</b>                       |                         |              |               |
| Cost of Tailoring (Materials) (B)                | 120                     | 3,120        | 37,440        |
| <b>Gross profit (GP) [C=(A-B)]</b>               | <b>280</b>              | <b>7,280</b> | <b>87,360</b> |
| <b>Less: Operating Costs:</b>                    |                         |              |               |
| Electricity bill                                 |                         | 400          | 4,800         |
| Shop Rent  |                         | 700          | 8,400         |
| Night guard bill                                 |                         | 20           | 240           |
| Mobile bill                                      |                         | 300          | 3,600         |
| Present salary-Self                              |                         | 4,000        | 48,000        |
| Other Expenses (Stationary & Entertainment etc.) |                         | 200          | 2,400         |
| <b>Non Cash Item:</b>                            |                         |              |               |
| Depreciation Expenses                            |                         | 392          | 4,700         |
| <b>Total Operating Costs (D)</b>                 |                         | <b>6,012</b> | <b>72,140</b> |
| <b>(C-D)Net Profit:</b>                          |                         | <b>1,268</b> | <b>15,220</b> |

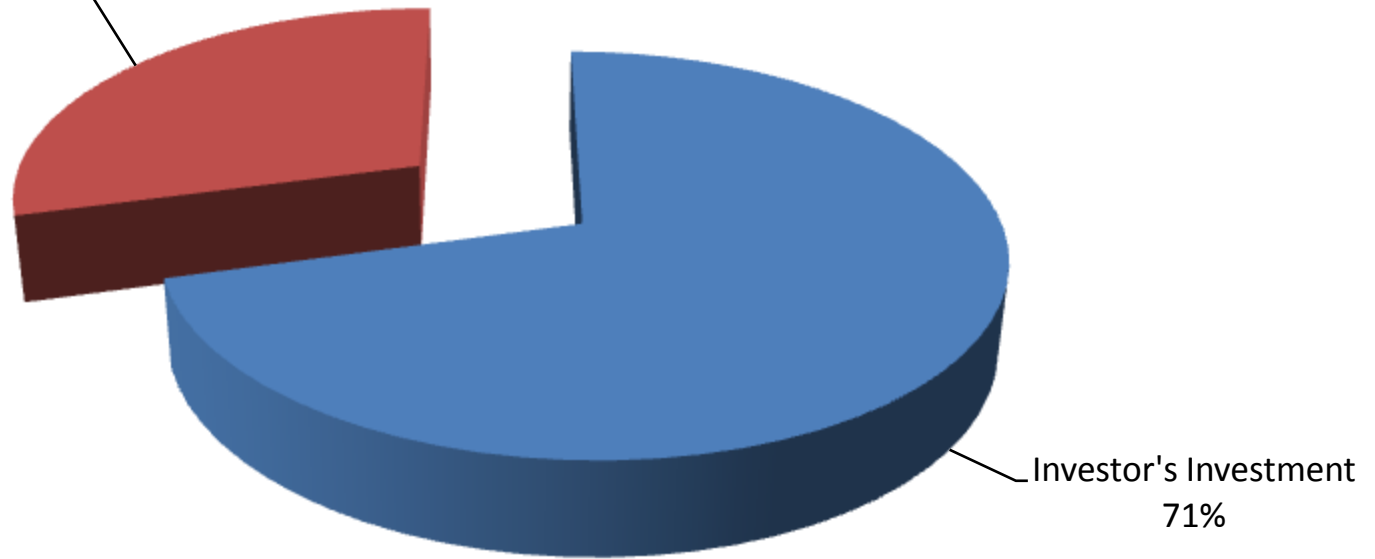
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

| <b>Particulars</b>   | <b>Existing Business (BDT) (1)</b> | <b>Proposed (BDT) (2)</b> | <b>Total (BDT) (1+2)</b> |
|--|------------------------------------|---------------------------|--------------------------|
| Investment in products (Shirt piece, Pant piece, Gauge cloth, Garments Cloths, Panjabi, Three pieces etc.) | -                                  | 120,000                   | 120,000                  |
| Sewing-machine (two)   | 8,000                              | -                         | 8,000                    |
| Overlock machine   | 3,000                              | -                         | 3,000                    |
| Iron for Laundry (one)   | 1,000                              | -                         | 1,000                    |
| Advance for shop   | 45,000                             | -                         | 45,000                   |
| Furniture and decoration (Renovation)  | 5,000                              | 30,000                    | 35,000                   |
| <b>Total Capital</b>   | <b>62,000</b>                      | <b>150,000</b>            | <b>212,000</b>           |

# SOURCE OF FINANCE

- Investor's Investment BDT 1,50,000
- Entrepreneur's Contribution BDT 62,000
- Total Capital BDT 212,000

Entrepreneur's  
Contribution 29%





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

| Particulars                                 | <i><b>Proposed Business (BDT)</b></i> |                |                |                            |                |                |                            |                |                |
|---|---------------------------------------|----------------|----------------|----------------------------|----------------|----------------|----------------------------|----------------|----------------|
|   | <i><b>Year 1 (BDT)</b></i>            |                |                | <i><b>Year 2 (BDT)</b></i> |                |                | <i><b>Year 3 (BDT)</b></i> |                |                |
|   | <b>Daily</b>                          | <b>Monthly</b> | <b>Yearly</b>  | <b>Daily</b>               | <b>Monthly</b> | <b>Yearly</b>  | <b>Daily</b>               | <b>Monthly</b> | <b>Yearly</b>  |
| Est. Sales of products                      | 1,400                                 | 36,400         | 436,800        | 1,890                      | 49,140         | 589,680        | 2,268                      | 58,968         | 707,616        |
| Est. Income of Tailoring                    | 560                                   | 14,560         | 174,720        | 588                        | 15,288         | 183,456        | 617                        | 16,052         | 192,629        |
| <b>Total Sales/Serviceing Income (A)</b>    | <b>1,960</b>                          | <b>50,960</b>  | <b>611,520</b> | <b>2,478</b>               | <b>64,428</b>  | <b>773,136</b> | <b>2,885</b>               | <b>75,020</b>  | <b>900,245</b> |
| <b>Less: Cost of sales:</b>                 |                                       |                |                |                            |                |                |                            |                |                |
| Est. Cost of Sales                          | 1,232                                 | 32,032         | 384,384        | 1,663                      | 43,243         | 518,918        | 1,996                      | 51,892         | 622,702        |
| Est. Cost of Tailoring (Materials)          | 168                                   | 4,368          | 52,416         | 176                        | 4,586          | 55,037         | 185                        | 4,816          | 57,789         |
| <b>Total Cost of Sales/Serviceing (B)</b>   | <b>1,400</b>                          | <b>36,400</b>  | <b>436,800</b> | <b>1,840</b>               | <b>47,830</b>  | <b>573,955</b> | <b>2,181</b>               | <b>56,708</b>  | <b>680,491</b> |
| <b>Gross profit (GP) [C=(A-B)]</b>          | <b>560</b>                            | <b>14,560</b>  | <b>174,720</b> | <b>638</b>                 | <b>16,598</b>  | <b>199,181</b> | <b>704</b>                 | <b>18,313</b>  | <b>219,754</b> |
| <b>Less: Operating Costs:</b>               |                                       |                |                |                            |                |                |                            |                |                |
| Electricity bill                            |                                       | 500            | 6,000          |                            | 550            | 6,600          |                            | 570            | 6,840          |
| Shop Rent                                   |                                       | 700            | 8,400          |                            | 800            | 9,600          |                            | 800            | 9,600          |
| Night guard bill                            |                                       | 40             | 480            |                            | 40             | 480            |                            | 60             | 720            |
| Coveyance Bill                              |                                       | 300            | 3,600          |                            | 300            | 3,600          |                            | 300            | 3,600          |
| Mobile bill (including SMS & Reporting )    |                                       | 500            | 6,000          |                            | 500            | 6,000          |                            | 550            | 6,600          |
| Ownership Transfer Fee                      |                                       | 500            | 6,000          |                            | 1,000          | 12,000         |                            | 1,000          | 12,000         |
| Proposed salary-self                        |                                       | 5,000          | 60,000         |                            | 6,000          | 72,000         |                            | 7,000          | 84,000         |
| Proposed assistant salary-1                 |                                       | 1,500          | 18,000         |                            | 1,500          | 18,000         |                            | 1,500          | 18,000         |
| Other Expenses (Stationary & Entertainment) |                                       | 200            | 2,400          |                            | 250            | 3,000          |                            | 270            | 3,240          |
| <b>Non Cash Item:</b>                       |                                       |                |                |                            |                |                |                            |                |                |
| Depreciation Expenses                       |                                       | 392            | 4,700          |                            | 392            | 4,700          |                            | 392            | 4,700          |
| <b>Total Operating Costs (D)</b>            | <b>-</b>                              | <b>9,632</b>   | <b>115,580</b> | <b>-</b>                   | <b>11,332</b>  | <b>135,980</b> | <b>-</b>                   | <b>12,442</b>  | <b>149,300</b> |
| <b>(C-D)Net Profit:</b>                     |                                       | <b>4,928</b>   | <b>59,140</b>  |                            | <b>5,267</b>   | <b>63,201</b>  |                            | <b>5,871</b>   | <b>70,454</b>  |
| <b>Retained Income:</b>                     |                                       |                | <b>59,140</b>  |                            |                | <b>122,341</b> |                            |                | <b>192,795</b> |

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

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

| SI # | <i>Particulars</i>                                  | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|------|---|---------------------|---------------------|---------------------|
| 1.0  | <b>Cash Inflow</b>                                  |                     |                     |                     |
| 1.1  | Investment Infusion by Entrepreneur                 | -                   | -                   | -                   |
| 1.2  | Investment Infusion by Investor                     | 150,000             | -                   | -                   |
| 1.3  | Net Profit  | 65,140              | 75,201              | 82,454              |
| 1.4  | Depreciation Expenses (Non Cash Item)               | 4,700               | 4,700               | 4,700               |
| 1.5  | Opening Balance of Cash Surplus                     | -                   | 33,840              | 41,741              |
|      | <b>Total Cash Inflow</b>                            | <b>219,840</b>      | <b>113,741</b>      | <b>128,895</b>      |
| 2.0  | <b>Cash Outflow</b>                                 |                     |                     |                     |
| 2.1  | Purchase of products                                | <b>120,000</b>      | -                   | -                   |
| 2.3  | Furniture and decoration                            | <b>30,000</b>       | -                   | -                   |
| 2.4  | Investment Payback including ownership transfer fee | 36,000              | 72,000              | 72,000              |
|      | <b>Total Cash Outflow</b>                           | <b>186,000</b>      | <b>72,000</b>       | <b>72,000</b>       |
| 3.0  | <b>Net Cash Surplus</b>                             | <b>33,840</b>       | <b>41,741</b>       | <b>56,895</b>       |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1 Family: 1  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- 9 Years working experience.

## **W**EAKNESS

- Can not supply products and service as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer ;
- Capital of the entrepreneur will be BDT 2,54,795 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitor's;
- Political unrest.

Presented at 2<sup>nd</sup> In-house Executive Social Business Design Lab  
on March 19, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures













| ਦਿਨ  | ਵਿਵਰਨ          | ਮੁੱਲ | ਮੁਕੁਲ |
|------|----------------|------|-------|
| 20/5 | ਗਾਇਕ (ਮਨਿਯਾਰੀ) | 1000 |       |
| 21/5 | "              | 800  |       |
| 22/5 | "              | 920  |       |
| 28/5 | "              | 680  |       |
| 29/5 | "              | 700  |       |
| 30/5 | "              | 600  |       |
| 31/5 | "              | 200  |       |
| 26/5 | "              | 220  |       |





**Thank You**