

# ***A Nobin Udyokta Project***

***Proposed NU Business Name :Fahima Bosraloy and Tailors***



**NU Identified and PP Prepared :**  
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**Verified by : Md. Nazmul Karim/Md. Khalilur Rahman**

**Presented by**  
**Md. Siddikur Rahman**

**GRAMEEN TRUST**



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

Name	:	Md. Siddikur Rahman
Age	:	32
Marital status	:	Married
Children	:	1 son ,1 Daughter
No. of siblings:	:	3 Brothers,1 sister
Parent's and GB related Info		
(i) Who is GB member	:	Father <input checked="" type="checkbox"/> Mother <input type="checkbox"/>
(ii) Mother's name	:	Bakul Begum
(iii) Father's name	:	Kazi Meher Uddin
(iv) GB member's info	:	Branch: Garpara Centre #6(P), Loanee no.: 1391 Member since : 1983 First loan: Tk. 2500 Existing loan: Tk. 2,10,000 Outstanding: 1,16,950
Further Information:		
(v) Who pays GB loan installment	:	His Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	S. S. C

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

Present Occupation	:	Tailoring Business
Trade License		232/14-15
Business Experiences and Training Info	:	<b>5 years</b>
Other Own/Family Sources of Income	:	One Brother works in Abroad and Another has his own business
Other Own/Family Sources of Liabilities	:	No
NU Contact Info		01733579537
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj

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

NU's Father has been a member of Grameen Bank Since 1983. At first she took a loan amount BDT 2500 from Grameen Bank. NU's Father gradually improved their life standard by using GB loan.

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

Business Name	:	Fahima Basraloy and Tailors
Address/ Location	:	Bangladesh Hat, Gorpara, Manikganj,
Total Investment in BDT	:	4,10,000
Financing	:	Self BDT : 2,10,000 (from existing business) - 51 % Required Investment BDT : 2,00,000 (as equity) - 49%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	3 months

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

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<b>i. Present stock items:</b>			
<b>ii. Advance : 50,000</b>			
Decoration :36000			
Readymade cloth :30000			
Cotton bottom bakram :5000			
shirt piece :10000			
pant piece : 15000			
others : 15000			
Three piece :10000			
Borka's cloth : 8000			
Voel Poplin :7000			
<b>Machineries Items:</b>			
Swing machine (6 ) :24000			
<b>i. Proposed Stock Items:</b>			
Three piece : 50,000			
Shirt piece :30000			
Pant piece :30000			
Print cloth :25000			
Swing machine 1 : 7000			
Cotton, bottom bakram rabar : 10000			
Voel Poplin : 30000			
Ornas cloth tissues cloth : 10000			
Other cloths : 8000			
	2,10,000		
		2,00,000	
<b>Total Capital</b>	<b>2,10,000/-</b>	<b>2,00,000/-</b>	<b>4,10,000/-</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1500	45000	1800000
<i>Less: Cost of sales</i>	1200	36000	43200
<b>Profit (20%)</b>	300	9000	96000
<i>Income from tailoring</i>	1000	30000	360000
<i>Less : cost of tailoring</i>	550	16500	1,98,000
<b>Profit (45%)</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Profit [A+B]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less: Operating Costs</b>			
Electricity bill		2000	24000
Shop Rent		1700	20400
Generator bill		150	1800
Entertainment		200	2400
Night guard bill		100	1200
Mobile bill		500	6000
Present salary/Drawings- self		7000	84000
Others (Conveyance)		500	6000
<b>Non Cash Item:</b>			
Depreciation Expenses		600	7200
<b>Total Operating Cost (D)</b>		<b>12750</b>	<b>153000</b>
<b>Net Profit (C-D):</b>		<b>9750</b>	<b>1,17,000</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
Sales	2000	60000	720000	2200	66000	900000	2500	75000	900000
<i>Less: Cost of sales</i>	1600	48000	576000	1760	52800	633600	2000	60000	720000
<i>Profit (20%)</i>	400	12000	1,44,000	440	13200	158400	500	15000	180000
<i>Income from tailoring</i>	1000	30000	3,60,000	1000	30000	360000	1200	36000	432000
<i>Less : cost of tailoring</i>	550	16500	198000	550	16500	198000	660	19800	237600
Profit (45%)	450	13500	162000	450	13500	162000	540	16200	194400
Profit [A+B]	850	25500	306000	890	26700	320400s	1040	31200	374400
<i>Less: Operating Costs</i>									
Electricity bill		2000	24000		2000	24000		2200	26400
Shop Rent		1700	20400		1700	20400		1700	20400
Generator bill		150	1800		150	1800		200	2400
Entertainment		300	3600		400	4800		400	4800
Mobile bill		600	7200		500	6000		650	7800
Present salary/Drawings- self		7000	84000		7000	84,000		7000	84000
Night Guard bill		100	1200		100	1200		200	2400
Others (Conveyance)		600	7200		600	7200		600	7200
Depreciation Expenses		600	7200		600	7200		600	7200
<i>Total Operating Cost (E)</i>		13050	156600		13050	156600		13550	162600
<i>Net Profit</i>		12450	149400		13650	163800		17650	211800
GT payback		80000			80000			80,000	
Retained Income:		69400			83800			131800	



## ***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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	2,00,000	-	-
1.2	Net Profit	149400	163800	211800
1.3	Depreciation (Non cash item)	7200	7200	7200
1.4	Opening Balance of Cash Surplus	-	76000	167000
	<b>Total Cash Inflow</b>	<b>3,56,600</b>	<b>247000</b>	<b>386000</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	2,00,000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>76000</b>	<b>1,67,000</b>	<b>306000</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 5 Years of Experience
- Position of his store beside Highway.

## **W**EAKNESS

- Lack of Investment

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## **T**HREATS

- Fire
- Theft

Pictures























*Presented at*  
**GT's 8<sup>th</sup> Internal Design Lab**  
**On May 11, 2015 at GT**

**Thank You**