

NU Identified and PP Prepared : Md. Nazmul Karim (Manikganj Unit) Verified by : Md. Khalilur Rahman **Presented by :** Md. Arif



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	-	Md. Arif			
Age		30			
Marital status		Married			
Children	-	1 son ,1 Daughter			
No. of siblings:	:	3 Brothers,1 sister (2 brothers jobholders,1 brother business)			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father ✓ Razia Aizuddin Branch: Gorpara, Manikganj Branch, Centre #7(P), Loanee no.: 1461 Member since : 1990 First Ioan: Tk. 2,500 Existing Ioan: Tk. 65,000 Outstanding: 53,500 taka			
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	:	NU's Father N/A N/A N/A N/A			
Education	:	Class Five			

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

Present Occupation	:	Tailoring Business
Trade License No:	:	246/14-15
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	Father (Fish Business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01721027021
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj



NU's Father has been a member of Grameen Bank From 1990. At first he took a loan amount BDT 2,500 from Grameen Bank. NU's Father uses the GB Loan. NU's Father gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	New Fashion Trailers & Fabrics	
Address/ Location	:	Ghosher Bazar,(chandair),ward no-07 Gaorpara Manikganj Sadar,Manikganj	
Total Investment in BDT	:	3,50,000	
Financing		Self BDT : 2,00,000 (from existing business)- 57 %Required Investment BDT : 1,50,000 (as equity) - 43%	
Present salary/drawings from business (estimates)		BDT 7,000	
Proposed Salary		BDT 8,000	
i. Proposed Business % of present gross profit margin	:	33% (25 +40)	
ii. Estimated % of proposed gross profit margin	:	33% (25 +40)	
iii. Agreed grace period	:	3 months	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particu	ulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
i. Present stock items:				
Decoration	:10,000			
Furniture:				
Cutting counter	:14,000	2 00 000		
Cloth Rack	:20,000	2,00,000		
Machineries Items:				
Plain machine (1)	: 20,000			
Butterfly machine (2)	: 11,000			
Lock machine (1)	: 6,000			
All types cloths	: 1,19,000			
i. Proposed Stock Item	S:			
All types cloths	: 1,50,000		1,50,000	
(Attached in next slide)				
Total Ca	apital	2,00,000/-	1,50,000/-	3,50,000/-

Items list

Present items

Three pcs (500tk*20)	: 10,000
Shirt pcs(300 tk*50p)	:15000
Pant pcs (350 tk*40p)	:14000
Chapa three pcs(300 tk*33)	:10,000
Voil cloths(55 tk*360)	:20000
Borkha cloths (500 tk* 20 p)	:10,000
Toree cloth (Japanese)(100 tk*100 goz) :10000
Tetron cloth (Japanese) (100 tk*100 go	z) :10,000
Drawing three pcs	:20,000

Total

=1,19,000

Proposed items

Three pcs (500tk*30)	: 15,000
Shirt pcs(300 tk*50p)	:15000
Pant pcs (350 tk*60p)	:21000
Chapa three pcs(300 tk*33)	:10,000
Voil cloths(55 tk*435)	:24000
Borkha cloths (500 tk* 30 p)	:15,000
Toree cloth (japanese)(150 tk*1	00 goz) :15000
Tetron cloth (japanese) (100 tk*	150 goz) :15,000
Drawing three pcs (500tk *40p)	:20000
Total	=1,50,000

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly				
Sales	1000	30,000	3,60,000				
Less: Cost of sales	750	22,500	2,70,000				
Profit (25%) [A]	250	7,500	90,000				
Income from tailoring	800	24000	2,88,000				
Less : cost of tailoring	480	14,400	1,72,800				
Profit (40%)(B)	320	9,600	1,15,200				
Profit [A+B]=C	570	17,100	2,05,200				
Less: Operating Costs							
Electricity bill		300	36,00				
Entertainment		200	2400				
Mobile bill		300	36.00				
Present salary/Drawings- self		7000	84,000				
Others		200	2400				
Non Cash Item:							
Depreciation Expenses(367+463)		830	9,960				
Total Operating Cost (D)		8,830	1,05,960				
Net Profit (C-D):		8,270	99,240				



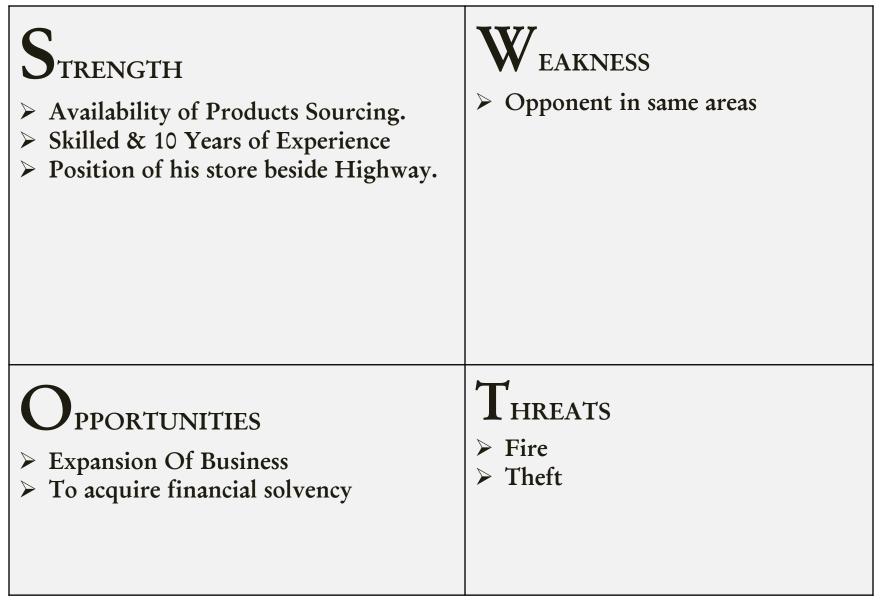
		Year 1 (BD	т)	Year 2 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales	1500	45,000	5,40,000	2000	60,000	7,20,000	
Less: Cost of sales	1125	33750	4,05,000	1500	45000	5,40,000	
Profit (25%) [A]	375	11,250	1,35,000	500	15000	1,80,000	
Income from tailoring	1000	30,000	3,60,000	1200	36000	4,32,000	
Less : cost of tailoring	660	19,800	2,37,600	660	19,800	2,37,600	
Profit (45%)	450	13,500	1,62,000	540	16,200	1,94,400	
Profit [A+B]	825	24,750	2,97,000	1040	31,200	3,74,400	
Less: Operating Costs							
Electricity bill		500	6000		500	6000	
Entertainment		300	3600		300	3600	
Mobile bill		500	6000		500	6000	
Present salary/Drawings- self		8000	96000		000	96,000	
Others		300	3600		300	3600	
Depreciation Expenses(367+463)		830	9960		830	9960	
Total Operating Cost (E)		10,430	1,25,160		10,430	1,25,160	
Net Profit		14,320	1,71,840		20,770	2,49,240	
GT payback			90,000			90000	
Retained Income:	81,840 1,59,240			1,59,240			

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

LADR FLOW FRUIELITUN UN BUDINEDD FLAN (NEC. & FAL)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,50,000	
1.2	Net Profit	1,71,840	2,49,240
1.3	Depreciation (Non cash item)	9960	9960
1.4	Opening Balance of Cash Surplus		91,800
	Total Cash Inflow	3,31,800	3,51,000
2.0	Cash Outflow		
2.1	Purchase of Product	1,50,000	
2.2	Payment of GB Loan*		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	2,40,000	90,000
3.0	Net Cash Surplus	91,800	2,61,000



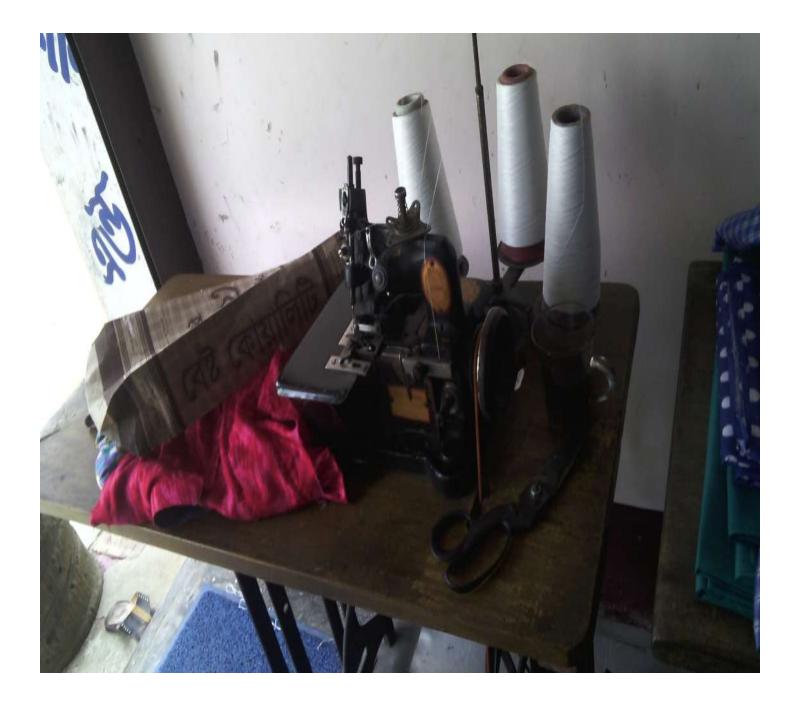


Pictures

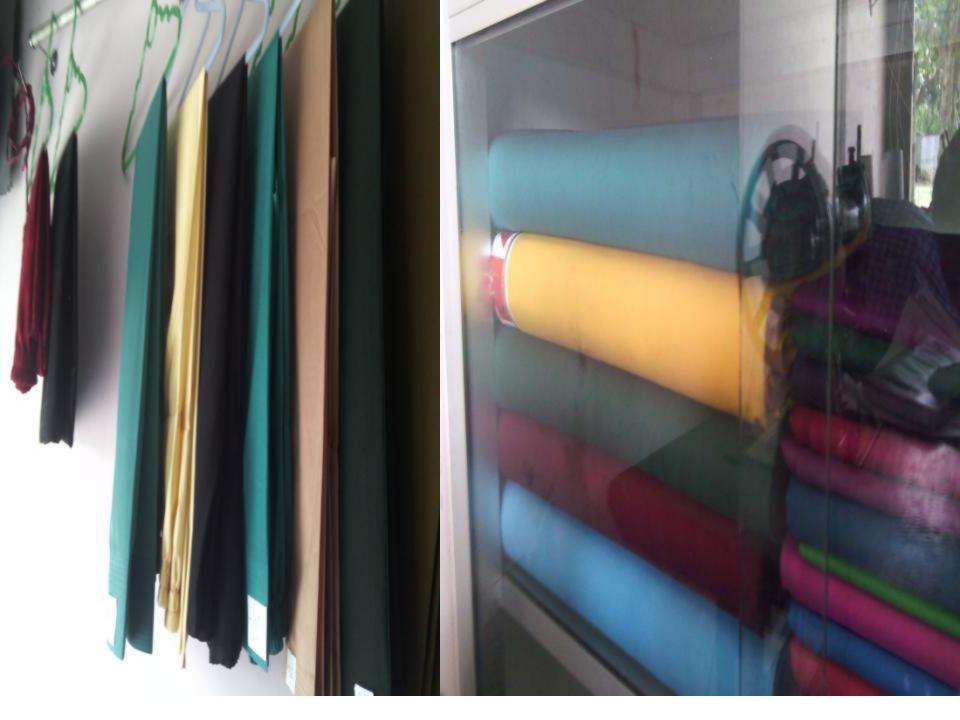




























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