

# ***Proposed NU Business Name: Students Tailors and Cloth Store***



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

Name and address	:	Md. Mosharof Hossain Vill: Khamar Dhonaruha, Post: Khamar Dhonaruha, Union: Muktinagar, Upazila: Saghata, Dist: Ghaibandha
Age	:	23 Years
Marital status	:	Married
Children	:	1 (one) daughter
No. of siblings:	:	5 (five) brothers and 1 (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	:	Mrs. Feruza Begum
(iii) Father's name	:	Md. Muslim Uddin
(iv) GB member's info	:	Branch: Muktinagar, Centre # 40/mo, Loan no.: 4942 Member since: June 13, 2009, First loan: Tk. 10,000, Existing loan: Tk. 100,000, Outstanding: 62,800
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	HSC pass

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	8 (eight) years experiences in Tailoring and clothing business, started business with BDT 20,000 (twenty thousand). : He has 3 months on hand training
Other Own/Family Sources of Income	:	Father's income furniture business and agriculture
Other Own/Family Sources of Liabilities	:	Nil
NU's contact number	:	01729369478
NU's national ID number	:	321399000058
NU Project Source/Reference	:	GTT

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

- Entrepreneur's mother is a GB member since June 13, 2009, at first she took GB loan BDT 10,000 (ten thousand).
- Gradually several times she took GB loan and utilized in her husband's business.
- GB loan helped her to improve her economic condition and improved livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Students Tailors and Cloth Store</b>
Address/ Location	:	Kochuwahat Bazar, Saghata, Ghaibandha
Total Investment in BDT	:	<b>BDT 264,000</b>
Financing	:	Self BDT <b>64,000</b> (from existing business) Required Investment BDT <b>200,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT <b>3,000</b> (three thousand)
Proposed Salary	:	BDT <b>3,000</b> (three thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	(i)	On average <b>23 %</b>
(ii) Estimated % of proposed gross profit margin	(ii)	On average <b>23 %</b>
(iii) In future risk mgt. plan (from fire, disaster etc.)	(iii)	Keeping adequate sand and ensure source of water with precaution.

# **INFO ON EXISTING BUSINESS OPERATIONS**

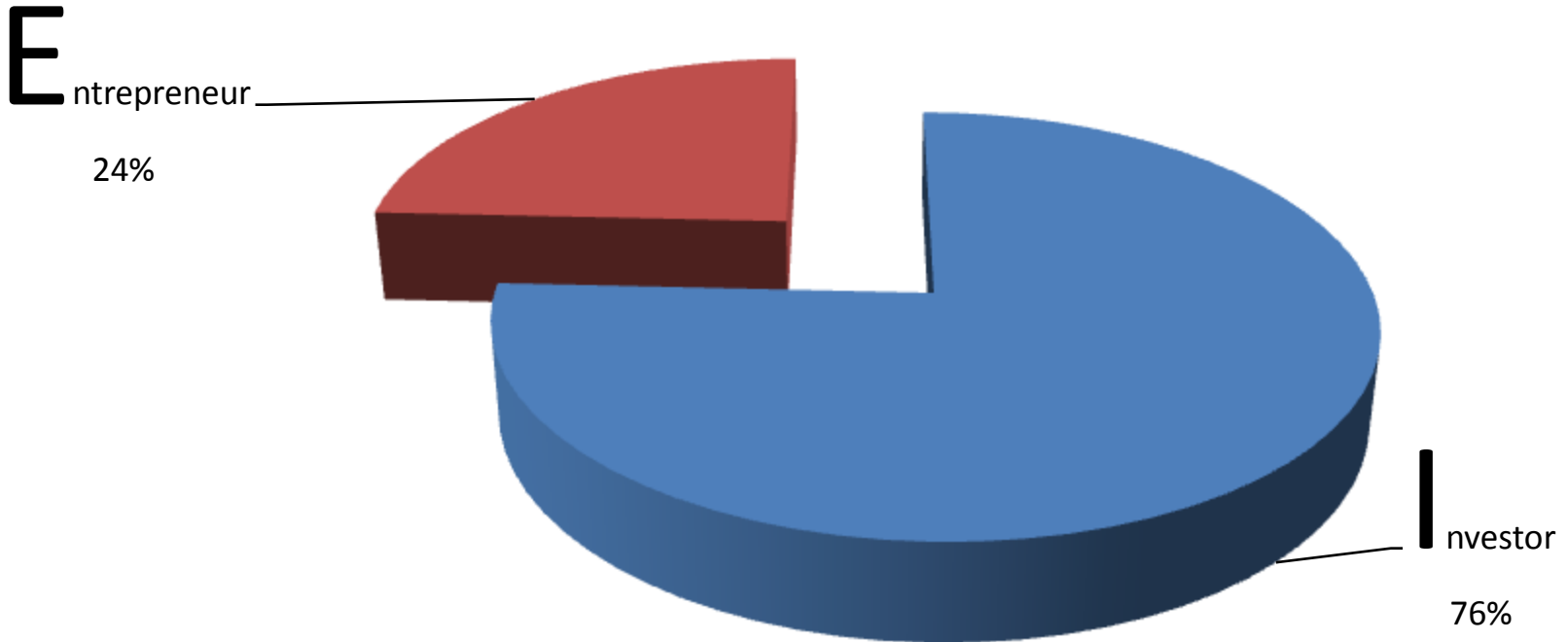
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1,600	41,600	499,200
Income of Tailoring	250	6,500	78,000
<b>Total Sales/ Servicing Income (A)</b>	<b>1,850</b>	<b>48,100</b>	<b>577,200</b>
<b>Less: Cost of sales:</b>			
Cost of Sales	1,280	33,280	399,360
Cost of Tailoring (Labour & Materials)	150	3,900	46,800
<b>Total Cost of Sales/ Servicing (B)</b>	<b>1,430</b>	<b>37,180</b>	<b>446,160</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>420</b>	<b>10,920</b>	<b>131,040</b>
<b>Less: Operating Costs:</b>			
Electricity bill		600	7,200
Generator bill		150	1,800
Shop Rent (Own)		-	-
Night guard bill		100	1,200
Entertainment		200	2,400
Mobile bill		350	4,200
Present salary/Drawings-self		3,000	36,000
Other Expenses		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses		125	1,500
<b>Total Operating Costs (D)</b>		<b>4,625</b>	<b>55,500</b>
<b>(C-D) Net Profit:</b>		<b>6,295</b>	<b>75,540</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>
<b>Investments in different categories:</b>			
Investment in products (Shirt piece, Pant piece, Gauge cloth, Garments Cloths, Panjabi, Jeans pants, Shree, Lungi etc.)	33,000	194,000	227,000
Butterfly Sewing-machine (two)	10,000	-	10,000
Overlock machine	5,000	-	5,000
Iron for Laundry (two)	1,000	-	1,000
Furniture and decoration	15,000	6,000	21,000
<b>Total Capital</b>	<b>64,000</b>	<b>200,000</b>	<b>264,000</b>

# SOURCE OF FINANCE

- Investor's Investment BDT 200,000
- Entrepreneur's Contribution BDT 64,000
- Total Capital BDT 264,000





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales	2,720	70,720	848,640	2,992	77,792	933,504	3,291	85,571	1,026,854	3,620	94,128	1,129,540
Estimated Income of Tailoring	350	9,100	109,200	368	9,555	114,660	386	10,033	120,393	405	10,534	126,413
<b>Total Sales/Serviceing Income (A)</b>	<b>3,070</b>	<b>79,820</b>	<b>957,840</b>	<b>3,360</b>	<b>87,347</b>	<b>1,048,164</b>	<b>3,677</b>	<b>95,604</b>	<b>1,147,247</b>	<b>4,025</b>	<b>104,663</b>	<b>1,255,952</b>
<b>Less: Cost of sales:</b>												
Estimated Cost of Sales	2,176	56,576	678,912	2,394	62,234	746,803	2,633	68,457	821,484	2,896	75,303	903,632
Estimated Cost of Tailoring (Labour & Materials)	210	5,460	65,520	221	5,733	68,796	232	6,020	72,236	243	6,321	75,848
<b>Total Cost of Sales/Serviceing (B)</b>	<b>2,386</b>	<b>62,036</b>	<b>744,432</b>	<b>2,614</b>	<b>67,967</b>	<b>815,599</b>	<b>2,864</b>	<b>74,477</b>	<b>893,719</b>	<b>3,139</b>	<b>81,623</b>	<b>979,479</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>684</b>	<b>17,784</b>	<b>213,408</b>	<b>745</b>	<b>19,380</b>	<b>232,565</b>	<b>813</b>	<b>21,127</b>	<b>253,528</b>	<b>886</b>	<b>23,039</b>	<b>276,473</b>
<b>Less: Operating Costs:</b>												
Electricity bill		600	7,200		650	7,800		670	8,040		700	8,400
Generator bill		150	1,800		170	2,040		190	2,280		210	2,520
Shop Rent (Own)		-	-		-	-		-	-		-	-
Night guard bill		100	1,200		120	1,440		140	1,680		140	1,680
Entertainment		200	2,400		220	2,640		220	2,640		250	3,000
Mobile bill (SMS & Reporting inclusive)		400	4,800		420	5,040		440	5,280		470	5,640
Ownership Transfer Fee		-	-		833	10,000		1,250	15,000		1,250	15,000
Proposed salary-self		3,000	36,000		4,000	48,000		5,000	60,000		6,000	72,000
Other Expenses		100	1,200		150	1,800		170	2,040		200	2,400
<b>Non Cash Item:</b>												
Depreciation Expenses		175	2,100		175	2,100		175	2,100		175	2,100
<b>Total Operating Costs (D)</b>	<b>-</b>	<b>4,725</b>	<b>56,700</b>	<b>-</b>	<b>6,738</b>	<b>80,860</b>	<b>-</b>	<b>8,255</b>	<b>99,060</b>	<b>-</b>	<b>9,395</b>	<b>112,740</b>
<b>(C-D)Net Profit:</b>		<b>13,059</b>	<b>156,708</b>		<b>12,642</b>	<b>151,705</b>		<b>12,872</b>	<b>154,468</b>		<b>13,644</b>	<b>163,733</b>
<b>Retained Income:</b>			<b>156,708</b>			<b>308,413</b>			<b>462,881</b>			<b>626,614</b>

**Notes: 1. Agreed Grace period: 1<sup>st</sup> year.**

**2. Investment Payback schedule: Half yearly installment included ownership transfer fee from 2<sup>nd</sup> year**

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	Year 4 (BDT)
1.0	<b>Cash Inflow:</b>				
1.1	Investment Infusion by Investor	200,000	-	-	-
1.2	Net Profit	156,708	161,705	169,468	178,733
1.3	Depreciation Expenses (Non Cash Item)	2,100	2,100	2,100	2,100
1.4	Opening Balance of Cash Surplus	-	158,808	262,613	344,181
	<b>Total Cash Inflow</b>	<b>358,808</b>	<b>322,613</b>	<b>434,181</b>	<b>525,014</b>
2.0	<b>Cash Outflow:</b>				
2.1	Purchase of products	<b>194,000</b>	-	-	-
2.3	Furniture and decoration	<b>6,000</b>	-	-	-
2.4	Investment Pay Back including ownership transfer fee	-	60,000	90,000	90,000
	<b>Total Cash Outflow</b>	<b>200,000</b>	<b>60,000</b>	<b>90,000</b>	<b>90,000</b>
3.0	<b>Net Cash Surplus</b>	<b>158,808</b>	<b>262,613</b>	<b>344,181</b>	<b>435,014</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1 Family: 0  
Others (beyond family): 2  
Future employment: 2 (part time);
- Ownership in his own name;
- Maintains books of record.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer;
- Capital of the entrepreneur will be BDT 690,614 after 4 years excluding payback of investor's money.

## **W**EAKNESS

- Credit sales (realized timely);
- Can not supply products as per demand.

## **T**HREATS

- Local competitor.

Presented at 31<sup>th</sup> SB Design Lab (executive session)  
on 21<sup>th</sup> September, 2014 at Yunus Centre

***Thank you***

# Pictures





ইউপি ফরম-১৩

# নাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৪-১৫

**নাইসেন্স**

ক্রমিক নং- ২২

**৩নং সাঘাটা ইউনিয়ন পরিষদ**  
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৯

নাইসেন্স নং : ২২

তারিখ : ০৭-০৬-২০১৪

নাইসেন্সধারীর নাম : সুজেল বেইনাম এন ফকর ফকর

পিতা/স্বামীর নাম : প্রাঃ জ্বাঃ শ্রীঃ মোশারফ হোসেন

ঠিকানা : গ্রাম : কচুয়া

পোষ্ট : মোসাত বিহার

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : কামাড ব্যবসায়ী

৩০/৬/২০১৪

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় এক শত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চাঙ্গিয়ে যাবার জন্য এই নাইসেন্স প্রদান করা হলো।

তারিখ : ০৭-০৬-২০১৪

মোঃ মোশারফ হোসেন সুইট  
মোঃ মোশারফ হোসেন সুইট  
উপসহকারী  
৩নং সাঘাটা ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা



## গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মো: মোশারোফ হোসেন

Name: Md. Mosharof Hossain

পিতা: মো: মোসলেম উদ্দীন

মাতা: মোছা: ফিরোজা বেগম

Date of Birth: 10 Oct 1991

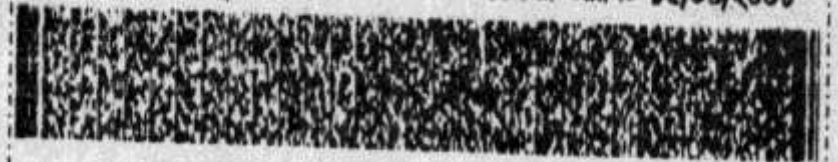
ID NO: 321399000058

এই কাগজটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাগজটি ব্যবহারকারী ব্যতীত অন্য কেউ পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেওয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: খামার ধনাকুহা, ডাকঘর: খামার ধনাকুহা- ৫৭৫০ সাঘাটা, গাইবান্ধা।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৫/০৯/২০০৮







**Thank You**