



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : M. R. Tailors**  
**Business Category: Clothing, Footwear & Apparels**



**Business Proposal Prepared & Verified by : Naznin Akther**

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

Name and address	:	<b><i>Mrinaal Ray</i></b> Vill: Bhrammapur, Union: Dhakuria, Post: Dhakuria, Upazila: Monirampur, District: Jessore.
Age	:	26 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Brother and 03 (Three) 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	:	Jamuna Roy
(iii) Father's name	:	Sarajit Kumar Roy
(iv) GB member's info	:	<i>Branch: Nobendrapur, Jessore, Centre # 08/mo,</i> <i>Loan no.: 872, Member from December 20, 1992 to 2000</i> First loan: Tk. 3,000 Existing loan: Nil      Last loan: Tk. 8,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Nine
Present Occupation (Besides own business, i.e., perusing 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.)	:	08 (Eight) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand).  He has 07 (Seven) years working experiences as an tailor in a local tailoring shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01725536477
NU's National ID No.	:	4116116561358
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Jamuna Roy is a GB member from December 20, 1992 to 2000 at first he took GB loan BDT 3,000 (Three thousand).
- Gradually he took GB loan several times and utilized it for cultivation and assisting her husband in his business.
- Finally GB loan helped him to improve his economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>M. R. Tailors</i></b>
Address/ Location	:	Dhakuria bazar, Dhakuria, Monirampur, Jessore.
Total Investment in BDT	:	Tk. 435,000
Financing	:	Self Tk. 285,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 6,500 (Six Thousand Five Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12% & tailoring 40%
(ii) Estimated % of proposed gross profit margin	:	On products 12% & tailoring 40%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

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

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	4,000	104,000	1,248,000
Income from tailoring	300	7,800	93,600
<b>Total Sales income (A)</b>	<b>4,300</b>	<b>111,800</b>	<b>1,341,600</b>
<b>Less: Cost of Sales</b>			
Less: Cost of sales of products	3,520	91,520	1,098,240
Less: Cost of tailoring (wages and material cost)	180	4,680	56,160
<b>Less: Total cost of Sales (B)</b>	<b>3,700</b>	<b>96,200</b>	<b>1,154,400</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>15,600</b>	<b>187,200</b>
<b>Less: Operating Cost:</b>			
Electricity bill		1,200	14,400
Generator bill		480	5,760
Shop Rent (self)		-	-
Mobile bill		300	3,600
Night Guard bill		120	1,440
Conveyance		500	6,000
Provision of bad Debt		22	260
Present Salary (Self & family)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,650	19,800
<b>Non Cash Item:</b>			
Depreciation Expenses		388	4,655
<b>Total Operating Cost (D)</b>		<b>9,660</b>	<b>115,915</b>
<b>Net Profit (C-D):</b>		<b>5,940</b>	<b>71,285</b>



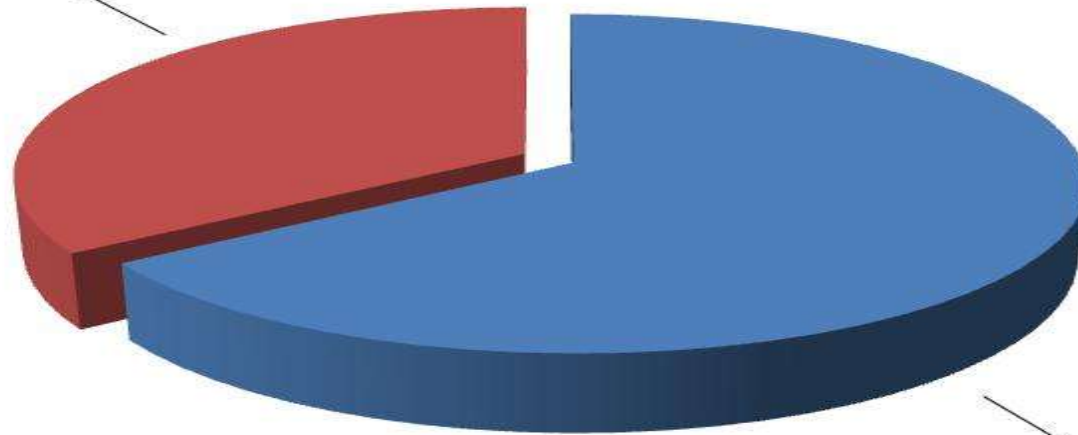
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products ( shirt piece, pant piece and different types of gauge cloth etc)	Investment in products (shirt piece, pant piece and different types of gauge cloth etc)	262,250	150,000	412,250
Investment in Machineries (sewing machine - 5 pics and log machine -1 pics etc)		21,500		21,500
Investment in Equipments (scissors - 3 pics, iron- 2 pics, bulb and fan etc.)		4,300		4,300
Cash in hand		13,100		13,100
Debtors (since December, 2015 to at present)		26,000		26,000
Creditors (since December, 2015 to at present)		(50,000)		(50,000)
Decoration ( fixture and fittings)		7,850		7,850
<b>Total Capital</b>		<b>285,000</b>	<b>150,000</b>	<b>435,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 285,000
- GTT's Investment BDT 150,000
- Total Capital BDT 435,000

GTT's  
Investment  
34%



Entrepreneur's  
Contribution  
66%



# ***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
Estimated sales income from products	6,000	156,000	1,872,000	6,900	179,400	2,152,800	7,590	197,340	2,368,080
Estimated income from tailoring	350	9,087	109,044	402	10,450	125,401	442	11,495	137,941
<b>Total estimated Sales income (A)</b>	<b>6,350</b>	<b>165,087</b>	<b>1,981,044</b>	<b>7,302</b>	<b>189,850</b>	<b>2,278,201</b>	<b>8,032</b>	<b>208,835</b>	<b>2,506,021</b>
<b>Less: Cost of Sales</b>									
Less: Cost of sales of products	5,280	137,280	1,647,360	6,072	157,872	1,894,464	6,679	173,659	2,083,910
Less: Cost of tailoring (wages and material cost)	210	5,452	65,426	241	6,270	75,240	265	6,897	82,764
<b>Less: Total cost of Sales (B)</b>	<b>5,490</b>	<b>142,732</b>	<b>1,712,786</b>	<b>6,313</b>	<b>164,142</b>	<b>1,969,704</b>	<b>6,944</b>	<b>180,556</b>	<b>2,166,675</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>860</b>	<b>22,355</b>	<b>268,258</b>	<b>989</b>	<b>25,708</b>	<b>308,496</b>	<b>1,088</b>	<b>28,279</b>	<b>339,346</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,500	18,000		1,600	19,200		1,700	20,400
Generator bill		530	6,360		580	6,960		630	7,560
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		170	2,040		220	2,640		220	2,640
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Provision of bad Debt		22	260		22	260		22	260
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		6,500	78,000		7,500	90,000		7,500	90,000
Other Cost (stationary & Entertainment etc.)		2,650	31,800		2,850	34,200		3,050	36,600
<b>Non Cash Item:</b>									
Depreciation Expenses		388	4,655		388	4,655		388	4,655
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>14,405</b>	<b>166,585</b>	<b>-</b>	<b>16,305</b>	<b>195,655</b>	<b>-</b>	<b>17,155</b>	<b>205,855</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>7,950</b>	<b>101,673</b>	<b>-</b>	<b>9,403</b>	<b>112,841</b>	<b>-</b>	<b>11,124</b>	<b>133,491</b>
<b>Retained Income</b>			<b>101,673</b>			<b>214,514</b>			<b>348,005</b>

**Notes:** 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	107,673	124,841	145,491
1.3	Depreciation Expenses	4,655	4,655	4,655
1.4	Opening Balance of Cash Surplus	-	76,328	133,824
	<b>Total Cash Inflow</b>	<b>262,328</b>	<b>205,824</b>	<b>283,970</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	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>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>76,328</b>	<b>133,824</b>	<b>211,970</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (father)  
Others (beyond family): 06 (Production basis)  
Future employment:0
- Ownership of business in his own name;
- Trade License in his own name;
- He has on hand training;
- Family business;
- Good reputation;
- Skilled and working experiences (15 yrs);

## **W**EAKNESS

- Can not supply goods and services as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 633,005 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 16<sup>th</sup> In-house Executive Social Business Design Lab  
On October 11, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures























**Thank You**