#### A Nobin Udyokta Project

### **Bachchu Tailors**





Verified By: Md.Khairul Basar NU Identified and PP Prepared by:

Md. Shahabuddin Islam



Presented by Md. Bachchu Molla

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



Name	:	Md. Bachchu Molla.
Age	:	05/10/1987 (31 Years)
Marital status	:	Married
Children	:	-
No. of siblings:	:	Three brothers and One Sister.
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
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	: : : :	N/A N/A N/A N/A
Education, till to date	:	S.S.C.

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

(Continued)



Present Occupation		Tailoring & Cloth Business
Trade License Number		000022
Business Experiences		10 years.
Other Own/Family Sources of Income	:	Two brothers are School Teacher.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01768-427518.
NU Project Source/Reference	:	GT Faridpur Sadar Unit Office, Faridpur.

### **BRIEF HISTORY OF GB LOAN Utilization by Family**



NU's mother has been a member of Grameen Bank (GB) Since 2007. At first her mother took a loan amount BDT 5,000 from Grameen Bank. She Invested the money in her son's business. They gradually improved their life standard through GB loan.

### PROPOSED BUSINESS Info.



Business Name	:	Bachchu Tailors.
Address/ Location	:	Domrakandi, Komorpur, Faridpur Sadar, Foridpur.
Total Investment in BDT	:	1,87,000/-
Financing	:	Self BDT : 1,37,000 (from existing business) - 73% Required Investment BDT : 50,000 (as equity) - 27%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	10%
Agreed grace period	:	01 month

### PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Decoration + Fan-02 + Furniture Various Machine: (Over lock Machine-02, Digital Foot Machine-01,Other Tools) Advance: Present Goods Items (*):	12,000 30,000 20,000 75,000		1,37,000
Proposed Items (**):		50,000	50,000
Total Capital	1,37,000	50,000	1,87,000

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

### PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



#### **Present Stock item**

Product name	Amount
বিভিন্ন ছিট (গজ) কাপড়	20,000
বিভিন্ন থান কাপড়	15,000
বিভিন্ন থ্রী পিচ	20,000
ফেব্রিক্স কাপড়	10,000
অন্যান্য	10,000
Total Present Stock	75,000

#### **Proposed Item**

Product Name	Amount
বিভিন্ন ছিট (গজ) কাপড়	10,000
বিভিন্ন থান কাপড়	12,000
বিভিন্ন থ্রী পিচ	8,000
বোরকার পিচ	10,000
শিশুদের স্কুল ড্রেসের কাপড়	5,000
ফেব্রিক্স কাপড়	5,000
Total:	50,000

### **EXISTING BUSINESS OPERATIONS Info.**



	Existing Business (BDT)			
Particulars Particulars	Daily	Monthly	Yearly	
Sales (A)	3,000	90,000	10,80,000	
Less: Cost of sale (B)	2,700	81,000	9,72,000	
Gross Profit 10% (A-B)= [C]	300	9,000	1,08,000	
Income from Tailoring(D)	300	9,000	1,08,000	
Total Gross Profit (C+D)= [E]	600	18,000	2,16,000	
Less: Operating Costs		·		
Electricity bill		400	4,800	
Mobile		300	3,600	
Shop Rent		800	9,600	
Present salary -own		7,000	84,000	
Present salary –Employee (02) Contractual (day labor)				
Night Guard		100	1,200	
TL Fee, + others		500	6,000	
Non Cash Item:				
Depreciation Expenses(42,000*10%)		350	4200	
Total Operating Cost (F)		9,450	1,13,400	
Net Profit (C-D):		8,550	1,02,600	

### **Financial Projection of NU BUSINESS PLAN**



Particulars		Year 1 (B	DT)	Year 2 (BDT)		
1 articulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4,000	1,20,000	14,40,000	4,500	1,35,000	16,20,000
Less: Cost of Sale (B)	3,600	108,000	12,96,000	4,050	121,500	14,58,000
Gross Profit (A-B)=C	400	12,000	1,44,000	450	13,500	1,62,000
Income from Tailoring(D)	400	12,000	1,44,000	450	13,500	1,62,000
Gross Profit (A-B)=C	800	24,000	2,88,000	900	27,000	3,24,000
Less operating cost:						
Electricity bill		600	7,200		700	8,400
Mobile Bill		400	4,800		450	5,400
Proposed Salary- Self		7,000	84,000		7,000	84,000
Shop Rent		800	9,600		800	9,600
Salary Employee-02 Contractual (day labor)						
Night Gourd		100	1,200		150	1,800
TL and others		300	3,600		400	4,800
Non Cash Item:						
Depreciation (42,000*10%)		350	4200		350	4200
Total Operating Cost (D)		9,550	1,14,600		9,850	1,18,200
Net Profit =(C-D)		14,450	1,73,400		17,150	2,05,800
GT payback	30,000			30,000		
Retained Income:	1,43,400				1,75,800	

### CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	1,73,400	2,05,800
1.3	Depreciation (Non cash item)	4200	4200
1.4	Opening Balance of Cash Surplus	0	1,47,600
	Total Cash Inflow	2,27,600	3,57,600
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
2.3	Payment of GB loan	0	0
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	1,47,600	3,27,600

### **SWOT Analysis**



# STRENGTH

- Skill and experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

## WEAKNESS

Lack of investment

## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

### $\mathbf{T}_{\mathsf{HREATS}}$

- New competitor may be present
- Political Unrest
- Theft





































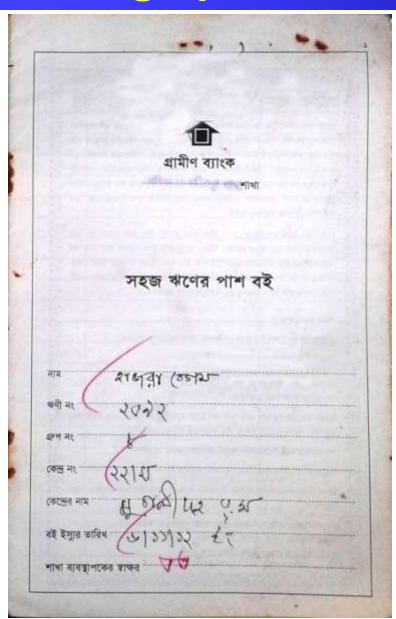












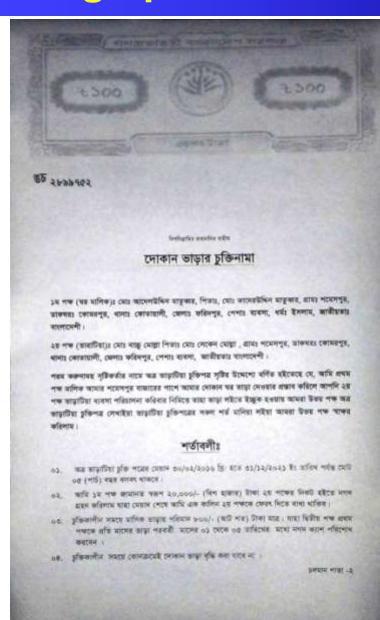


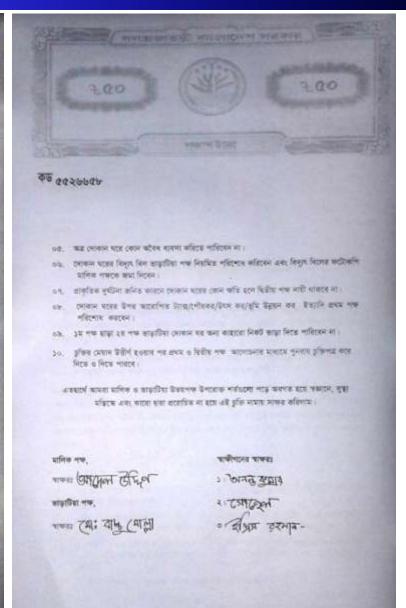














Presented at
....<sup>th</sup> Internal Design Lab
On January...., 2018 at GT

