

# Proposed NU Business Name : **Purnima Tailors**



**27<sup>th</sup> Design Lab**

**31 August 2014**

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

Name and address	:	Sree Lalmom Kumar Roy, Vill: Sibuvabar Jhar, Union: Kursha, Post: Borua Hat, Thana: Kaunia, Dis: Rangpur
Age	:	28 Years
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Ranu Bala
(iii) Father's name	:	Sree Berendra Nath
(iv) GB member's info	:	<i>Branch: Mirbag, Rangpur, Centre # 5/Pu, Loan no.: 1292, Member since 2000, First loan: Tk. 3,000 Existing loan: Tk. 30,000, Outstanding: Tk.14,100</i>
Further Information:		
(v) Who pays GB loan installment	:	He has to pay GB loan installment
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No
Education, till to date	:	Class Seven

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

Present Occupation (Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	12 Years in tailoring business and started business with only Tk. 4,000 : He has worked for six years in other shop as an employee.
Other Own/Family Sources of Income	:	His other income comes from agricultural.
Other Own/Family Sources of Liabilities	:	His father has a loan of Tk 6,000 for purchasing of land.
NU Project Source/Reference	:	Grameen Krishi Foundation and GTT

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

- Sree Berendra Nath took loan amounting tk.3,000 from Grameen Bank in the year of 2000 for cultivation of his own land.
- After that he also took loan for same purpose and managed his family.

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

Business Name	:	<b><i>Purnima Tailors</i></b>
Address/ Location	:	Shibu Chaurasta Bazar, Kaunia, Rangpur
Total Investment in BDT	:	Tk. 290,000
Financing	:	Self Tk. 150,000 (from existing business) 52% Required Investment Tk. 140,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	Taka 7,000
Proposed Salary	:	Taka 7,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 40%
(ii) Estimated % of proposed gross profit margin	:	On an average 40%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

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

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	<b>1,500</b>	<b>42,000</b>	<b>504,000</b>
Less: Cost of Sale (including product & labor cost) (B)	<b>900</b>	<b>25,200</b>	<b>302,400</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>16,800</b>	<b>201,600</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		500	6,000
Generator bill		120	1,440
Shop Rent		200	2,400
Present Salary (Self)		7,000	84,000
Other Cost		200	2,400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		125	1,500
<b><i>Total Operating Cost (D)</i></b>		<b>8,145</b>	<b>97,740</b>
<b>Net Profit (C-D):</b>		<b>8,655</b>	<b>103,860</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>
Investment in Goods-Yard Cloth	49,000	50,000	99,000
Investment in Goods- Pant, shirt, three piece, lungi, borkha etc.	71,000	60,000	131,000
Investment in Goods- Sharee	-	30,000	30,000
Machinery (4) & Decoration	15,000	-	15,000
Advance for shop	15,000	-	15,000
<b>Total Capital</b>	<b>150,000</b>	<b>140,000</b>	<b>290,000</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
Estimated Sales	2,400	67,200	806,400	2,640	73,920	887,040	2,904	81,312	975,744
Less: Cost of Sale (product & labor) (B)	1,440	40,320	483,840	1,584	44,352	532,224	1,742	48,787	585,446
<b>Gross Profit (C) [C=(A-B)]</b>	<b>960</b>	<b>26,880</b>	<b>322,560</b>	<b>1,056</b>	<b>29,568</b>	<b>354,816</b>	<b>1,162</b>	<b>32,525</b>	<b>390,298</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		700	8,400		800	9,600
Generator bill		120	1,440		170	2,040		170	2,040
Shop Rent		200	2,400		300	3,600		400	4,800
Mobile bill (SMS & Reporting)		200	2,400		200	2,400		200	2,400
Investment Repayment		-	-		5,417	65,000		6,250	75,000
Ownership Transfer Fee		-	-		1,083	13,000		1,250	15,000
Proposed Salary-Self		7,000	84,000		7,000	84,000		7,000	84,000
Other Cost		300	3,600		400	4,800		900	10,800
<b>Non Cash Item:</b>									
Depreciation Expenses		125	1,500		125	1,500		125	1,500
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>8,445</b>	<b>101,340</b>	<b>-</b>	<b>15,395</b>	<b>184,740</b>	<b>-</b>	<b>17,095</b>	<b>205,140</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>18,435</b>	<b>221,220</b>	<b>-</b>	<b>14,173</b>	<b>170,076</b>	<b>-</b>	<b>15,430</b>	<b>185,158</b>
<b>Retained Income</b>			<b>221,220</b>			<b>391,296</b>			<b>576,454</b>

**Notes:**

1. Agreed Grace Period: 01 Year
2. Pay back: Within 03 Years and installment payment in every month from 2<sup>nd</sup> year.



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

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

<i>SI #</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	140,000	-	-
1.2	Net Profit (ownership tr. Fee & Investment added back)	221,220	248,076	275,158
1.3	Depreciation Expenses	1,500	1,500	1,500
1.4	Opening Balance of Cash Surplus	-	208,620	380,196
	<b>Total Cash Inflow</b>	<b>362,720</b>	<b>458,196</b>	<b>656,854</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	140,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	14,100	-	-
2.3	Investment Pay Back including Ownership Transfer Fee	-	78,000	90,000
	<b>Total Cash Outflow</b>	<b>154,100</b>	<b>78,000</b>	<b>90,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>208,620</b>	<b>380,196</b>	<b>566,854</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 0  
Others (beyond family): 03
- Future employment: 01
- Ownership of Business: Own
- Experience and renown (12Y)

## **W**EAKNESS

- Credit sale (but realize fully)
- Can not provide goods as necessary

## **O**PPORTUNITIES

- Located in market place
- Only one shop in the bazaar
- The capital of Entrepreneur will be Tk. 716,454 after 3 years.

## **T**HREATS

- Increase of competitors

Presented at 27th Executive Design Lab  
on 31<sup>st</sup> August at Yunus Center

***Thank you***

Pictures













**Thank You**