

# A Nobin Udyokta Project

Proposed NU Business Name : **Sumaiya Tailors**



NU Identified and PP Prepared & Verified by :  
**Abu Musa Bhuiyan**

Presented by :  
Md. Mamun

**GRAMEEN TRUST**



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

Name	:	Md. Mamun
Age	:	32 years
Marital status	:	Married
Children	:	2 daughters
No. of siblings:	:	4 Sisters, 4 Brother
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. Tahmina Begum
(iii) Father's name	:	Mr. Yousuf Sikder
(iv) GB member's info	:	Branch: Puranbazar. Centre # 10(M),                      Loan no.: 1913/1, Member since : 30.08.2006,                      First loan: Tk. 10,000 Total Amount Received: Tk. 2,10,000 Existing loan: Tk. 10,000                      Outstanding: Tk. 4,060
Further Information:		
(v) Who pays GB loan installment	:	Brother (Humayun)
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
Education, till to date	:	Class Five

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

Present Occupation	:	Business  Trade License No: 1374
Business Experiences and Training Info	:	<b>10 years</b>
Other Own/Family Sources of Income	:	Elder Brother is a businessman.
Other Own/Family Sources of Liabilities	:	No
NU Project Source/Reference	:	GT Torpurchondi Unit Office, Chandpur

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

NU's Mother has been a member of Grameen Bank since 2006 (8 years). At first she took a loan amount BDT 10,000 from Grameen Bank. She purchased 1 decimal domestic land by using GB loan of BDT 1,00,000. NU's mother gradually improved their life standard by using GB loan.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	Sumaiya Tailors
Address/ Location	:	Mom Factory, P.O: Puranbazar – 3601, Chandpur
Total Investment in BDT	:	1,87,000 Taka
Financing	:	Self BDT : 87,000 (from existing business) - 47 % Required Investment BDT : 1,00,000 (as equity) - 53 %
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Proposed Business % of present gross profit margin	:	<b>11%</b>
(i) Estimated % of proposed gross profit margin	:	<b>14%</b>
(i) Agreed grace period	:	<b>3 months</b>

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

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Income from making Charge	18,200	2,18,400
<b>Gross Profit</b>	<b>18,200</b>	<b>2,18,400</b>
<b><i>Less: Operating Costs</i></b>		
Electricity bill	300	3600
Shop Rent	1500	18,000
Service Charge	-	4,000
Present salary/Drawings- self	6,000	72,000
Present salary-Employee (no. of employee 02)*	8,000	96,000
<b>Non Cash Item:</b>		
Depreciation Expenses	225	2,700
<b><i>Total Operating Cost (D)</i></b>	<b>16,025</b>	<b>1,92,300</b>
<b>Net Profit (C-D):</b>	<b>2,175</b>	<b>26,100</b>

**\* As one day per week is off day, So the active days of a month will be counted as 26 days.**

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock items:</b> Shop Advance : 60,000 Sewing M/c (4) : 5,000*4 = 20,000 Wooden Rack : 3,000 Counter Table : 2,000 Ceiling Fan (1) : 2,000	87,000		
<b>ii. Proposed Stock Items:</b> Bottom Sewing M/c (1) : 1,00,000		1,00,000	
<b>Total Capital</b>	<b>87,000/-</b>	<b>1,00,000/-</b>	<b>1,87,000/-</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)	
	Monthly	Yearly	Monthly	Yearly
Income from making Charge	25,220	3,02,640	26,520	318240
<b>Gross Profit</b>	<b>25,220</b>	<b>3,02,640</b>	<b>26,520</b>	<b>3,18,240</b>
<b>Less: Operating Costs</b>				
Electricity bill	500	6,000	600	7,200
Shop Rent	1500	18,000	1500	18,000
Service Charge	-	5,000	-	5,000
Mobile bill	200	2400	200	2400
Present salary/Drawings- self	6,000	72,000	6,000	72,000
Present salary-Employee (no. of employee 02)*	8000	96000	8000	96000
Others (Chada)	300	3600	300	3600
<b>Non Cash Item:</b>				
Depreciation Expenses	<b>1058</b>	<b>12,696</b>	<b>1058</b>	<b>12,696</b>
<b>Total Operating Cost (D)</b>	<b>17558</b>	<b>210696</b>	<b>17658</b>	<b>211896</b>
<b>Net Profit</b>	<b>7662</b>	<b>91944</b>	<b>8862</b>	<b>106344</b>
<b>GT payback</b>		<b>60000</b>		<b>60000</b>
<b>Retained Income:</b>		<b>31944</b>		<b>46344</b>

\* As one day per week is Off day, So the active days of a month will be counted as 26 days.



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

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,00,000	-
1.2	Net Profit ( Ownership Tr. Fee added back)	<b>91944</b>	<b>106344</b>
1.3	Depreciation (Non cash item)	<b>12,696</b>	<b>12,696</b>
1.4	Opening Balance of Cash Surplus	-	<b>44,640</b>
	<b>Total Cash Inflow</b>	<b>204640</b>	<b>163680</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	1,00,000	-
2.2	Payment of GB Loan*	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>1,60,000</b>	<b>60,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>44,640</b>	<b>103680</b>

**\* As Brother of NU is liable of Present GB loan, So, Payment of GB loan is not enlisted here.**

# SWOT ANALYSIS

## **S**TRENGTH:

- Availability of Products Sourcing.
- Others (beyond family):  
Environment-Friendly.
- Ownership of Business: Would Be  
Owner Gradually.
- Skilled & 10 Years of Experience

## **W**EAKNESS

- Strike
- System loss

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency.

## **T**HREATS

- Fire
- Opponent in same areas

Pictures



















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