



Grameen Kalyan
Proposed NUBusinessName:T M Fashion



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Biplop Hossain (Sayed). Vill: K I Senior Madrasa Road,Word No-8, Upazilla : Fulbaria, District: Mymensingh
Age	:	21 Years
Marital status	:	Single
No. of siblings:	:	2 (Two) brothers & 1 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 <input type="text"/> Father <input type="text"/> Shafali Akter Rosnara. Md. Golam Mostofa. BranchFulbaria, Group # 05,Centre # 25/M, Loan no.3175/2, Member since: 2003, First loan: Tk 5,000. Existing loan: 20,000 Outstanding: 5,000.
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	:	My brother is paying GB loan installment. No Nil Nil Nil
Education, till to date	:	HSC

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.)	:	He has 3 years experiences in running business.
Other Own/Family Sources of Income	:	Fathers income from business & pension from police department.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01770-759137/ 01683513675
Birth Certificate	:	19946121808033171
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in business purpose. Gradually several times she took GB loan and utilized in business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	T M Fashion.
Address/ Location	:	Fulbaria Bazar,Hazi Chabed Plaza,2 nd Floor, Fulbaia, Mymensingh
Total Investment	:	BDT = 7,50,700
Financing	:	Self financing: BDT = 5,50,700 (Existing business) Required Investment: BDT = 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000 (Five thousand).
Proposed Salary	:	BDT 6,000 (Six thousand).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ The product line in the shop is shirt, pant, t-shirt, trouser,& baby cloth etc; ➤ One employee per month tk.4000; ➤ Estimated average gross profit @ tk. 25 % on sales; ➤ Estimated Sales is @ Tk. 6,000 Per day; ➤ Pay back period is 3 years. ➤ Expected date to start the project in November, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

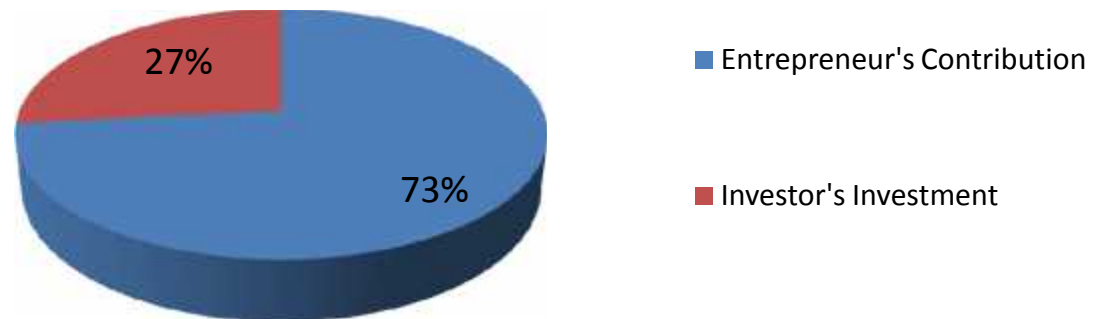
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,000	100,000	1,200,000
Cost of Sales (B)	3,000	75,000	900,000
Gross profit (GP) [C=(A-B)]	1,000	25,000	300,000
<u>Less:Operating Costs:</u>			
Electricity bill		900	10,800
Shop Rent		2,000	24,000
Jenerator Bill	20	500	6,000
Transport		2,000	24,000
Night guard bill		100	1,200
Salary -self		5,000	60,000
Wages 1		4,000	48,000
Mobile bill		300	3,600
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		15,300	188,600
(C-D) Net Profit:		9,700	111,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (1)	Proposed (BDT)(2)	Total (BDT) (1+2)
Shop Advance 1	100,000	-	100,000
Decoration Shop	70,000	-	70,000
Pant (250*400)	100,000	50,000	150,000
Shirt (300*350)	105,000	40,000	145,000
Baby Cloth	5,000	2,000	7,000
T-Shirt (900*100)	90,000	40,000	130,000
Touser & jersy (30+30)	8,700	5,000	13,700
Winter cloth	50,000	60,000	110,000
Others (Cloth)	7,000	3,000	10,000
Cash in Hand	15,000	-	15,000
Total Capital	550,700	200,000	750,700

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	550,700	73
Investor's Investment	200,000	27
Total Investment	750,700	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particular	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	6,000	150,000	1,800,000	6,600	165,000	1,980,000	7,260	181,500	2,178,000
Less: Cost of Sales (B)	4,500	112,500	1,350,000	4,950	123,750	1,485,000	5,445	136,125	1,633,500
Gross Profit (GP) = [C = (A-B)]	1,500	37,500	450,000	1,650	41,250	495,000	1,815	45,375	544,500
Less: Operating Costs									
Electricity bill		900	10,800		990	11,880		1,089	13,068
Shop Rent		2,000	24,000		2,200	26,400		2,420	29,040
Transport		2,000	24,000		2,200	26,400		2,420	29,040
Genarator Bill	20	500	6,000		550	6,600		605	7,260
Night guard bill		100	1,200		110	1,320		121	1,452
Proposed salary/Drawing self		6,000	72,000		6,600	79,200		7,260	87,120
Employee (1*4000)		4,000	48,000		4,400	52,800		4,840	58,080
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses		500	6,000		550	6,600		605	7,260
Non Cash Item									
Depreciation Expenses			10,000			10,000			10,000
Total Operating Cost (D)		16,500	208,000		18,150	227,800		19,965	249,580
(C-D) Net Profit:		21,000	242,000		23,100	267,200		25,410	294,920
Retained Income:			242,000			267,200			294,920

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 month grace period.

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

	Year 1	Year 2	Year 3
Cash inflow:			
Opening Balance	15,000	377,000	564,200
Capital Infusion by Investor	200,000	-	-
Sales	1,800,000	1,980,000	2,178,000
Total Receipts	2,015,000	2,357,000	2,742,200
Cash Outflow:			
Cost of goods sold	1,350,000	1,485,000	1,633,500
Operating expenses	208,000	227,800	249,580
Return to investor (including Transfer fee)	80,000	80,000	80,000
Total payment	1,638,000	1,792,800	1,963,080
Closing Balances	377,000	564,200	779,120

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 01 Others (beyond family): 01<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Transportation;<input type="checkbox"/> Lack of sufficient capita;<input type="checkbox"/> Limited product.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Skill & Experience.<input type="checkbox"/> Location of Shop;<input type="checkbox"/> Local Demand.<input type="checkbox"/> Investor's money will be payback in 3 years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Political unrest.<input type="checkbox"/> Fire Burn.

Presented at 9th Ex. SB Design Lab on Nov 19, 2015
at Grameen Kalyan

Thank you

Pictures

My Shop and me













Biplob Hossain (Saeed)

Proprietor


01770-759137

01683-513675



T.M Fashion

Hazi Chabed Plaza, Show Room : 03, 2nd Floor
Fulbaria, Mymensingh.









Trade License

ফুলবাড়ীয়া পৌরসভা কার্যালয়
 স্থাপিত : ২০০১ইং
 ফুলবাড়ীয়া, ময়মনসিংহ ।

ট্রেড লাইসেন্স

বহি নং-71 ক্রমিক নং- 7133 লাইসেন্স নং- ১৭৭৮০

স্থানীয় সরকার (পৌরসভা) আইন, ২০০৯ এর ধারা ১৩৩-এ অঙ্গণীকৃত অফিসগে কার্গিক কার্যক্রম
 অনুসারে প্রদত্ত ট্রেড, প্রফেশন, কমিঃ, ও বিজ্ঞাপন লাইসেন্স ।
 অত্র লাইসেন্স পরবর্তী পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০২৫ সনের ৩০ জুন পর্যন্ত মেয়াদে
 ব্যবসা প্রতিষ্ঠানে নাম.....*ইউ.বি.এম. অ্যাকাউন্ট*.....
 পিতা/স্বামী.....*মো. পবিত্র হোসাইন*.....কে অত্র পৌর এলাকাধীন
হাট/স্বামী.....*মো. মোদাফার মোঃ মত*..... রোডস্থিত.....নং হোল্ডিং এ
হাট/স্বামী.....ব্যবসা করার জন্য ট্রেড লাইসেন্স ফিসঃ.....*৬০০/-*.....টাকা
 সার্বমোট.....*৬০০/-*.....টাকা

স্বাক্ষর.....*মুন্সিংগ*.....গ্রহণ করিয়া এই লাইসেন্স প্রদান করা হইল ।

সতর্কতা :- (ক) এই লাইসেন্স ব্যবসার প্রকাশ্য স্থানে কুলাইয়া রাখিতে হইবে ।
 (খ) এই লাইসেন্স কোন ব্যক্তি বা স্থানের নামে পরিবর্তন যোগ্য নহে ।

তারিখ :
 লাইসেন্স পরিদর্শক
 ফুলবাড়ীয়া পৌরসভা
 ফুলবাড়ীয়া, ময়মনসিংহ ।

মেয়র *মুন্সিংগ*
 ফুলবাড়ীয়া পৌরসভা
 ফুলবাড়ীয়া, ময়মনসিংহ

Thank You