



Grameen kalyan

Proposed NU Business Name : Shazzad Tailors



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

Name and address	: Md. Shazzad Hosan Vill : Chargoramara, Post: 8 no dwakhala, Thana : Goripur, District: Mymensingh.
Age	: 20 Years.
Marital status	: Unmarried
No. of siblings:	: 1 (One) brother and 1 (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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mazeda Khatun : Saiful Islam : Branch: Rajgonj, Group #13, Centro# 23/M, Loan no. 6069, Member since: 2012 , First loan: Tk. 10,000, Last GB loan: 20,000, Outstanding: 435.
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	: Father : No : Nil : Nil : Nil
Education, till to date	: Eight.

## ***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.)	:	No formal training but he has one year experience in this business.
Other Own/Family Sources of Income	:	Father's income form business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01966170054.
National ID number	:	1996120101249867.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (FS. Mst. Sharmin Sultana, ID No.2559

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

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 10,000 (ten thousand) and used agriculture. Subsequently she borrowed loan from GB for several times for different activities including Business.

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

Business Name	:	Shazzad tailors.
Address/ Location	:	Shahapkachary bazaar, charlixikha, Mymensingh sadar. Mymensingh
Total Investment in BDT	:	<b>BDT: 2,10,000</b>
Financing	:	Self financing: <b>BDT: 1,10,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	BDT <b>5000</b> (five thousand only)
Proposed Salary	:	BDT <b>8000</b> (eight thousand only)
Proposed Business Implementation Plan:	:	<p>This is an on going business so the fund need to increase the volume of existing product;</p> <ul style="list-style-type: none"> <li>➤ Estimated sale is about @ BDT Tk. 4,000 per day.</li> <li>➤ Estimated profit is about 30% on sales &amp; sewing.</li> <li>➤ 2 Employee appointed per day 200 Tk. basic</li> <li>➤ Pay back period is estimated 2 years.</li> <li>➤ Expected date to start the project as soon as possible.</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

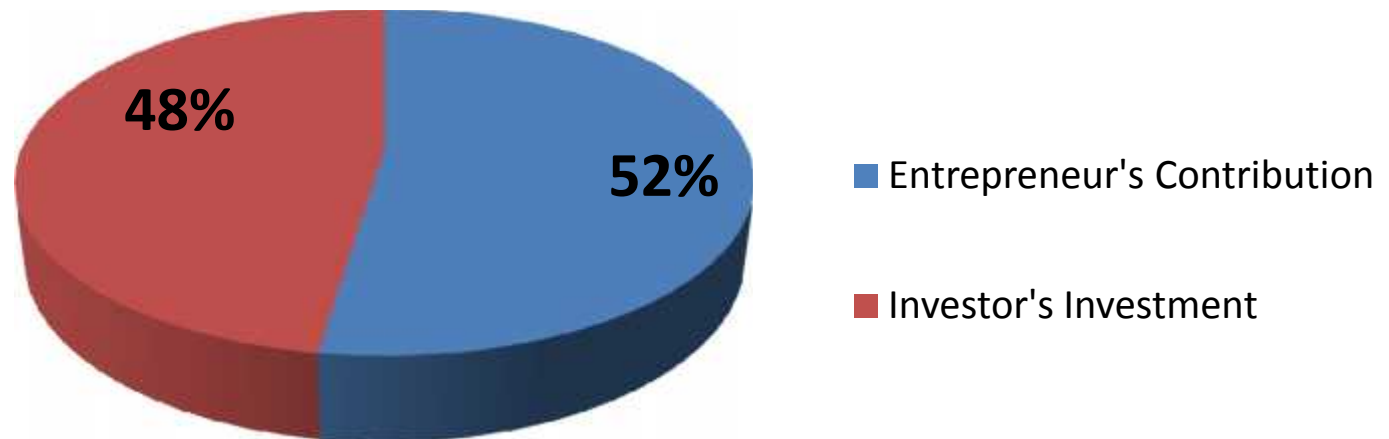
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,000	75,000	900,000
Cost of Sales (B)	2,100	52,500	630,000
<b>Gross profit (GP) [C=(A-B)]</b>	900	22,500	270,000
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Worker - 2	400	10,000	120,000
Generator bill		200	2,400
Shop Rent		1,000	12,000
Transportation		500	6,000
Present salary		5,000	60,000
Mobile bill		300	3,600
Other Expenses	20	500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			3,300
<b>Total Operating Cost (D)</b>		18,000	219,300
<b>(C-D) Net Profit:</b>		<b>4,500</b>	<b>50,700</b>

## ***PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total Cost (BDT) (1+2)</b>
Shop Advance	40,000		40,000
Furniture (Decoration)	15,000		15,000
Sewing Machines	18,000	20,000	38,000
Pant & shirt Piece	3,000	10,000	13,000
Others materials	3,000		3,000
Other Cloths	20,000	50,000	70,000
Three piece		20,000	20,000
Iron 1 piece	1,000		1,000
Cash in Hand	10,000		10,000
<b>Total</b>	<b>110,000</b>	<b>100,000</b>	<b>210,000</b>

# Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	110,000	52
Investor's Investment	100,000	48
<b>Total Investment</b>	<b>210,000</b>	<b>100</b>





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4,000	100,000	1,200,000	4,400	110,000	1,320,000
<b>Total Cost of Sales (B)</b>	2,800	70,000	840,000	3,080	77,000	924,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,200</b>	<b>30,000</b>	<b>360,000</b>	<b>1,320</b>	<b>33,000</b>	<b>396,000</b>
<b>Less: Operating Costs:</b>						
Electricity bill		500	6,000		550	6,600
Shop Rent		1,000	12,000		1,100	13,200
Proposed salary-self		8,000	96,000		8,800	105,600
Worker -2 (200*2) per day	400	10,000	120,000		11,000	132,000
Mobile bill		500	6,000		550	6,600
Transportation		500	6,000		550	6,600
Generator bill		200	2,400		220	2,640
Other Expenses	20	500	6,000		550	6,600
<b>Non Cash Item:</b>						
Depreciation Expenses			3,300		-	3,630
<b>Total Operating Cost (D)</b>		21,200	257,700		23,320	283,470
<b>(C-D)Net Profit</b>		<b>8,800</b>	<b>102,300</b>		<b>9,680</b>	<b>112,530</b>
<b>Retained Income:</b>			<b>102,300</b>			<b>112,530</b>

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

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

	<b>Year 1</b>	<b>Year 2</b>
<b>Cash inflow</b>		
Opening Balance	10,000	152,300
Capital Infusion by Investor	100,000	
Sales	1,200,000	1,320,000
<b>Total Receipts</b>	<b>1,310,000</b>	<b>1,472,300</b>
<b><u>Cash Outflow</u></b>		
Cost of goods sold	840,000	924,000
Operating expenses	257,700	283,470
Return to investor	60,000	60,000
Total payment	1,157,700	1,267,470
<b>Closing Balances</b>	<b>152,300</b>	<b>204,830</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 02
- Ownership in his own name.
- Skill & Experience

## **W**EAKNESS

- Lack of Sufficient Capital.
- Can not supply product as per demand.

## **O**PPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in two years.

## **T**HREATS

- Theft;
- Fairburn.
- Local Competitors.

Presented at 16<sup>th</sup> Ex. SB Design Lab on March 28,  
2016 at Grameen Kalyan

Thank you

# Trade License

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৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ  
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার  
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

ক্রমিক নং :  
লাইসেন্স নং : ৮৮৬  
নবায়ন নং : ১১০৬/১৫

বহিঃনং : ০৬

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম : সাজ্জাদ টাইলার্স  
মালিকের নাম : শ্রীঃ সাজ্জাদ হোসেন  
মোকাম/ঠিকানা : গ্রাম : সাজ্জাদ কাচারী সাজ্জাদ  
উপজেলা : সদর, জেলা : ময়মনসিংহ

ডাকঘর : শমুগঞ্জ / রাখপুর মাদরাসা

পিতা/স্বামীর নাম : হাইফুজ ইমরান  
তাহার নিকট থেকে : ১০০/- টাকা কেবাম : টিন সাত টাকা মাথ

মাত্র বুদ্ধিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকাধীন ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ  
লাইসেন্সের মেয়াদ : ০১.০৬.১৫ ইং তারিখ পর্যন্ত

বিঃদ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

নূর মোহাম্মদ হুসেইন  
সহকারী  
লাইসেন্স ইন্সপেক্টর  
সদর, ময়মনসিংহ

• সহায়ক ট্যাক্স দিন • দুটি সন্ধানই মাথ  
• শিল্পকে সহায়ক তিকা এবং জুয়েল পটিন  
• জনসংস্পর্গে অধিকৃতক ককন • আয়োজনক লকন বাধনক ককন

# Pictures

















# NU With his Mother



**Thank You**

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