



Grameen Kalyan

Proposed NU Business Name: Bhai Bhai Tailors



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Bulbul, Vill: Bagan, Post:Trishal,Upazilla : Trishal, District: Mymensingh.
Age	:	25 Years.
Marital status	:	Married.
Children	:	One son
No. of siblings:	:	Three Brothers.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Romisa Khatun
(iii) Father's name	:	Md. Abdul Kalam
(iv) GB member's info	:	Branch: Horirampur,Trishal, Group # 05 , Centre # 29/M, Loan no. 3552/1, Member since: 2007, First loan: Tk.7000, Last loan: 13,500, Outstanding: All paid
Further Information:	:	
(v) Who pays GB loan installment	:	Father.
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	
Education, till to date	:	Class Ten.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business.
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 no formal training but 12 years work experience in running business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01930275543
National ID number	:	19916119485000242
NU Project Source/Reference	:	GK. Trishal Unit. Md. Aminul Islam (2348).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT=7000(Seven thousand) and used the money in his business. Gradually Few times she took GB loan and utilized it in business purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Bhai Bhai Tailors.
Address/ Location	:	Ragamara Bazer, Bagan, Trishal, Mymensingh.
Total Investment	:	BDT =2,37,000
Financing	:	Self financing: BDT= 1,37,000 (Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Self-BDT =8,000 Employee-2*7000=14,000
Proposed Salary	:	Self-BDT 12,000 Employee-2*7500=15,000
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 different cloths items. ➤ Estimated sales on cloths is about BDT. Tk. 7,500/- per day; ➤ Estimated sales on sewing is BDT. Tk. 2,000/- per day; ➤ Estimated gross profit is 20% on cloths sales; & 80% on sewing services. ➤ Payback period is estimated 3 years;

EXISTING BUSINESS OF NOBIN UDYOKTTA

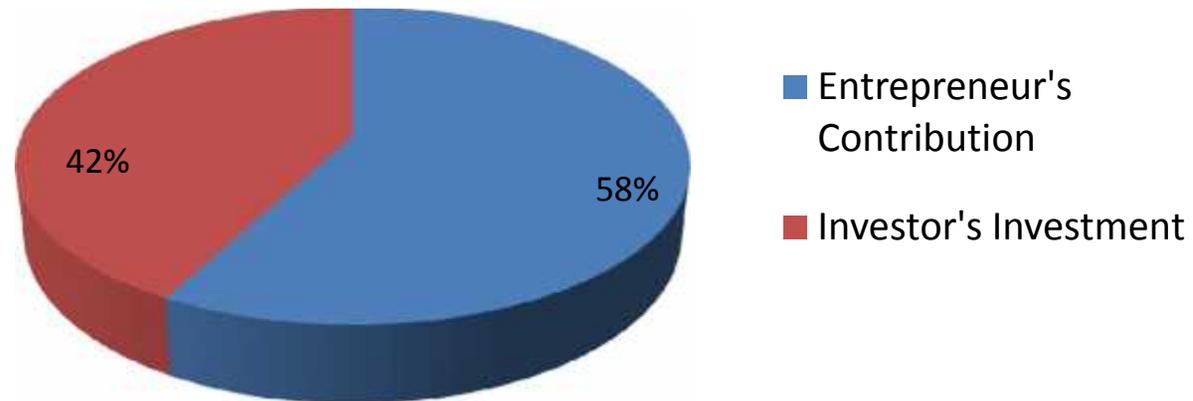
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales	4,000	100,000	1,200,000
Sewing	1,400	35,000	420,000
Total Sales(A)	5,400	135,000	1,620,000
Cost of sales	3,200	80,000	960,000
Cost of sewing	280	7,000	84,000
Less:Total Cost of Sales(B)	3,480	87,000	1,044,000
Gross profit (GP)= [C (A-B)]	1,920	48,000	576,000
<u>Less:Operating Costs:</u>			
Electricity bill		200	2,400
Shop Rent		900	10,800
Mobile bill		200	2,400
Transportation		700	8,400
Salary-self		8,000	96,000
Employee-2		14,000	168,000
Other Expenses		800	9,600
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		24,800	302,600
(C-D)Net Profit		23,200	273,400
Retained Income:			273,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance	30,000	-	30,000
Decoration	30,000	-	30,000
Sewing machine-2	8,000		8,000
Overlock machine-1	5,000		5,000
Electric fan	1,000		1,000
Print cloths	20,000	20,000	40,000
Pant & shirt piece	10,000	20,000	30,000
Shari & lungi		30,000	30,000
Three piece	8,000	10,000	18,000
Poplen,voyel & panjabi cloths	20,000	20,000	40,000
Cash in hand	5,000	-	5,000
Total Capital	137,000	100,000	237,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	137,000	58
Investor's Investment	100,000	42
Total Investment	237,000	100



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
Revenue:									
Estimated Sales	7,500	187,500	2,250,000	8,250	206,250	2,475,000	9,075	226,875	2,722,500
Sewing Services	2,000	50,000	600,000	2,200	55,000	660,000	2,420	60,500	726,000
(A) Total Sales	9,500	237,500	2,850,000	10,450	261,250	3,135,000	11,495	287,375	3,448,500
Cost of sales	6,000	150,000	1,800,000	6,300	157,500	1,890,000	6,615	165,375	1,984,500
Cost of sewing	400	10,000	120,000	420	10,500	126,000	441	11,025	132,300
(B) Total Cost of Sales	6,400	160,000	1,920,000	6,720	168,000	2,016,000	7,056	176,400	2,116,800
Gross profit (GP)= [C (A-B)]	3,100	77,500	930,000	3,730	93,250	1,119,000	4,439	110,975	1,331,700
Less: Operating Costs:									
Electricity bill		200	2,400		210	2,520		221	2,646
Shop Rent		900	10,800		945	11,340		992	11,907
Proposed salary-self		12,000	144,000		12,600	151,200		13,230	158,760
Employee-2*7500		15,000	180,000		15,750	189,000		16,538	198,450
Mobile bill		300	3,600		315	3,780		331	3,969
Transportation		1,200	14,400		1,260	15,120		1,323	15,876
Other Expenses		1,000	12,000		1,050	12,600		1,103	13,230
Non Cash Item:									
Depreciation Expenses			5,000			5,250			5,513
Total Operating Cost (D)		30,600	372,200		32,130	390,810		33,737	410,351
(C-D)Net Profit		46,900	557,800		61,120	728,190		77,239	921,350
Retained Income:			557,800			728,190			921,350

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)	Year (3)
<u>cash Inflow:</u>			
Opening balance	5,000	622,800	1,310,990
Capital Infusion by Investor	100,000	-	-
Sales	2,850,000	3,135,000	3,448,500
Total Receipts	2,955,000	3,757,800	4,759,490
<u>Cash Outflow:</u>			
Cost of goods sold	1,920,000	2,016,000	2,116,800
Operating expenses	372,200	390,810	410,351
Return to investor	40,000	40,000	40,000
Total payment	2,332,200	2,446,810	2,567,151
Closing Balances	622,800	1,310,990	2,192,340

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others:2
- Skill and experience:12 years;
- Trade License: Own name.

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop;
- Fixed customer;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Fire burn;
- Local competitor

Presented at 25th Ex. SB Design Lab on June 21,
2016 at Grameen Kalyan

Thank you





















Trade License

ইউপি ফর্ম-১৩ পরিশিষ্ট-১০

লাইসেন্স ফি আদায় রেজিস্টার

সাল বহর ২০২৫-২০২৬

লাইসেন্স

ক্রমিক নং: ৩৩

বই নম্বর: ০০

লাইসেন্স নম্বর: ২০/২০২৫-২০২৬

লাইসেন্সধারীর নাম: জেই-জিই ট্রেইনাম

পিতা/স্বামীর নাম: মোঃ হুমায়ুন

ঠিকানা: ব্রহ্মা, বাগান, ডাকঘর, তাগান, জিলায় ময়মনসিংহ

পেশার ধরন: ট্রেইনাম

৩০/৬/২০২৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ৪০০ কথায়: (চারশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা বাগান তাগান তাগান চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২৫/০৬/২৫

Sha
চেয়ারম্যানের দপ্তর
জেলা পরিষদ
ময়মনসিংহ জেলা প্রশাসন
ব্রহ্মা, বাগান

Thank You