



Grameen Kalyan

Proposed NU Business Name : *Tasmia Fashion & Variety.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Taslim Hosen Santo Vill: Char gopinathpur, Post: char khoricha bazaar, Upazilla: Mymensingh Sadar, District: Mymensingh
Age	:	19 Years.
Marital status	:	Married.
Progeny	:	N/A.
No. of siblings:	:	3 (Three) Brothers & 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 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	:	<p>Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/></p> <p>Mst. Ferdouse Begum.</p> <p>Md. Aslam Fakir</p> <p>Branch: Shertti,Mymensingh, Group # 08, Centre # 25/M, Loan no. 2502, Member since: 2009, First loan: Tk.6,000, Last loan: 50,000, Outstanding: Nil.</p> <p>Father</p> <p>Nil</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.S.C.

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 01 years experience this business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01744191620
National ID number	:	19976115294104910
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Md. Nur Jamal Haque, ID No:2562)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 6,000 (six thousand) and used the money in household development. Gradually several times she took GB loan and utilized it in business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Tasmia Fashion & Variety.
Address/ Location	:	Joy Bangla Bazaar, Mymensingh sadar, Mymensingh.
Total Investment in BDT	:	BDT: 2,93,000/-
Financing	:	Self financing: BDT: 1,93,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 5000 (five thousand only)
Proposed Salary	:	BDT 5000 (five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product; <input type="checkbox"/> Different Kinds of Products will be buy & Sale. <input type="checkbox"/> Estimated sales is about @ Tk. 2,400 per day. <input type="checkbox"/> One Employee salary 3,500/- per month. <input type="checkbox"/> Profit margin on average sale & service 65 % on sales. <input type="checkbox"/> Payback period is estimated to be 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

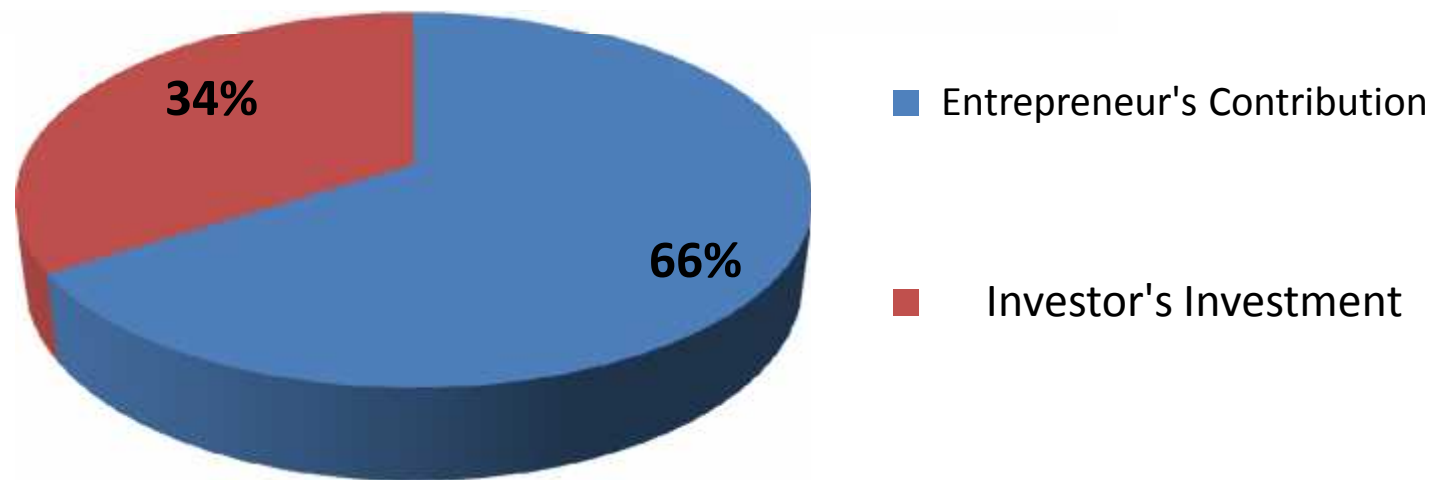
Particulars	Existing Business		
	Daily	Monthly	Yearly
Income from photo copy	200	5,000	60,000
Income from mobile servicing	500	12,500	150,000
Income from garments & other	800	20,000	240,000
(A) Total Revenue	1,500	37,500	450,000
Cost of photo copy	130	3,250	39,000
Cost of mobile servicing	125	3,125	37,500
Cost of garments & other	640	16,000	192,000
Cost of Sales (B)	895	22,375	268,500
Gross profit (GP) [C=(A-B)]	605	15,125	181,500
Less: Operatin Costs:			
Electricity bill		800	9,600
Shop rent		1,000	12,000
Night guard bill		150	1,800
Transportation		500	6,000
Mobile bill		500	6,000
Present salary		5,000	60,000
Other Expenses	20	500	6,000
Non Cash Item:			-
Depreciation Expenses		-	14,000
Total Operating Cost (D)		8,450	115,400
(C-D) Net Profit:		6,675	66,100

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	30,000		30,000
Computer-1	25,000		25,000
Furniture (Decoration)	5,000	10,000	15,000
Photo copy Machine	105,000		105,000
Mobile servicing tools	10,000	5,000	15,000
Mobile accessories	3,000	15,000	18,000
Garments Item	5,000	25,000	30,000
Various Cosmetics item		45,000	45,000
Cash in Hand	10,000		10,000
Total	193,000	100,000	293,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	193,000	66
Investor's Investment	100,000	34
Total Investment	293,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Income from photo copy	200	5,000	60,000	220	5,500	66,000
Income from mobile servicing	700	17,500	210,000	770	19,250	231,000
Income from garments & other	1,500	37,500	450,000	1,650	41,250	495,000
(A) Total Revenue	2,400	60,000	720,000	2,640	66,000	792,000
Cost of photo copy	130	3,250	39,000	143	3,575	42,900
Cost of mobile servicing	175	4,375	52,500	193	4,813	57,750
Cost of garments & other	1,200	30,000	360,000	1,320	33,000	396,000
Cost of Sales (B)	1,505	37,625	451,500	1,656	41,388	496,650
Gross profit (GP) [C=(A-B)]	895	22,375	268,500	985	24,613	295,350
Less: Operatin Costs:						
Electricity bill		800	9,600		880	10,560
Transportation		600	7,200		660	7,920
Stationary		100	1,200		110	1,320
Shop Rent		1,000	12,000		1,100	13,200
Night Guard bill		150	1,800		165	1,980
Proposed salary-self		5,000	60,000		5,500	66,000
Wages (2) employee		3,500	42,000		3,850	46,200
Mobile bill		600	7,200		660	7,920
Other Expenses		1,000	12,000		1,100	13,200
Non Cash Item:						
Depreciation Expenses		-	14,000		-	15,400
Total Operating Cost (D)		12,750	167,000	-	14,025	183,700
(C-D)Net Profit		9,625	101,500		10,588	111,650
Retained Income:			101,500			111,650

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)
<u><i>Cash inflow:</i></u>		
Opening Balance	10,000	151,500
Capital Infusion by Investor	100,000	
Sales	720,000	792,000
Total Receipts	830,000	943,500
<u><i>Cash Outflow:</i></u>		
Cost of goods sold	451,500	496,650
Operating expenses	167,000	183,700
Return to investor	60,000	60,000
Total payment	678,500	740,350
Closing Balance	151,500	203,150

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 1
- Skill and experience.
- Ownership in his own name.

WEAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.

OPPORTUNITIES

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

THREATS

- Theft;
- Fire.
- Credit Sales.

Presented at 26th Ex. SB Design Lab on 16th July ,
2016 at Grameen Kalyan

Thank you

Trade License

ইউপি ফরম-১৩
পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০২৫-২০২৬

ক্রমিক নং
73

লাইসেন্স

মোঃ সিরাজ
ইউনিয়ন পরিষদ
সদর
উপজেলা
কামারগঞ্জ
জেলা

বই নম্বর : 2

লাইসেন্স নম্বর : ৭৭, কামারগঞ্জ কামারগঞ্জ ইউনিয়ন, কামারগঞ্জ

লাইসেন্সধারীর নাম : মোঃ কামারগঞ্জ হোসেন সাদেক

পিতা/স্বামীর নাম : মোঃ কামারগঞ্জ হোসেন

ঠিকানা : কামারগঞ্জ কামারগঞ্জ, সদর, কামারগঞ্জ

পেশার ধরন : কামারগঞ্জ, কামারগঞ্জ (উপজেলা) ও কামারগঞ্জ (জেলা)

৩০/৫/২০২৬ ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২৬০০/-

কথায় : (কামারগঞ্জ হোসেন)

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

তারিখ : ২০/৫/২০২৬

চেয়ারম্যানের দস্তখত
মোঃ সাইফুল ইসলাম আহমেদ (স্বাক্ষর)
চেয়ারম্যান
কামারগঞ্জ ইউনিয়ন পরিষদ









Thank You