

PROPOSED NU BUSINESS NAME: TANJIT TAILORS



NU Identified by: Md. Asif Istear.
Project Visited , verified & Prepared by: Shyamal Mitra
GRAMEEN SHAKTI

(A Nobin Udyokta Project)
Presented by: MD. SALIM

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name And Address	:	MD. SALIM Vill: Kamalapur, Post: Birulia-1216, Union: Birulia , P.S: Savar , Dist: Dhaka. NID NO: 2617233980677, Contact No-01824122667
Age	:	30 Years
Marital status	:	Married
Children	:	One son
No. of siblings:	:	One Brothers
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 BRAC,GTT,GSSB ASA,SSS etc (ix) Others	:	Mother <input checked="" type="checkbox"/> yes Father <input type="checkbox"/> Mst. Johora Begum Late. Rasmot Mridha. Branch: Birulia, Centre # 12/F, Member ID: 9456, Member since 2003 , First loan: BDT 5,000 Existing loan: BDT 15000,Outstanding: BDT 9000 Udyokta (Weekly installment BDT 450) NO NO. NO Nil
Education, till to date		Class Five.

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

Present Occupation	:	Mini Garments Factory (Tailoring & Supply)
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	Five years experience in Mini Garments Factory (Tailoring & Supply). Started Mini Garments Factory from 2009 with BDT 40,000 Present value of Business BDT 1,40,000. Now he is interested to scale up his present business. Before starting his business he worked in a mini garments factory at kamrangee char in karanigonj.
Other Own/Family Sources of Income	:	Younger Brother is working in this factory as a paying worker.
Other Own/Family Sources of Liabilities	:	no
NU Project Source	:	Grameen Shakti.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	TANJIT TAILORS
Address/ Location	:	Vill: Kamalapur, P.O- Birulia -1216, Union: Birulia , P.S: Savar , Dist: Dhaka. .
Total Investment in BDT	:	2,40,000
Financing	:	Self BDT 1,40,000(from existing business) 58% Required Investment BDT 1,00,000 (as equity) 42 %
Present salary/drawings from business (estimates)	:	BDT 5,000 (Five thousand)
Proposed Salary		BDT 5,000 (Five thousand)
Proposed Business Implementation Plan	:	The business is planned to be scaled up Existing products like readymade garments items.
(i) % of present gross profit margin		i. On an average 60% on sales amount..
(ii) Estimated % of proposed gross profit margin		ii. On an average 60% on sales amount.
(iii) Agreed grace period		iii. It is a running Business. So he agreed for the grace period of two months.
(iv) In future risk mgt. plan (from fire, disaster etc.)		iv. Keeping adequate sand and ensure source of water for fire hazard.
		v. After getting equity fund another two employee will be appointed.

INFO ON EXISTING BUSINESS OPERATIONS

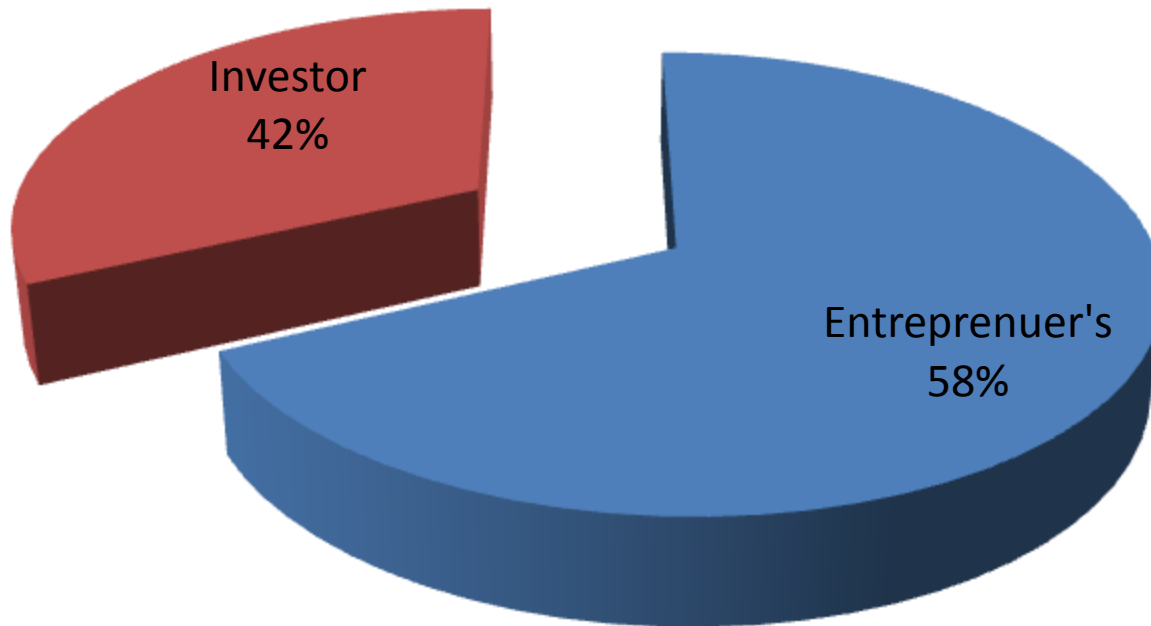
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Totale Sales Income (A)	2500	75000	900000
<i>Less: Cost of sales (B)(Jute & Materials)</i>	1000	30000	360000
Gross Profit (C) [C=(A-B)]	1500	45000	540000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Machine maintenance		2000	24000
Entertainment (Tiffin for overtime)		2500	30000
Mobile bill		300	3600
Transportation cost		2500	30000
Present salary/Drawings- self		5000	60000
Present salary(Three employees) BDT 8000*3		24000	288000
GB Loan installment		1800	10800
Others cost		500	6000
Non Cash Item:			
Depreciation Expenses		850	10000
Total Operating Cost (D)		39,950	4,68,400
Net Profit (C-D):		5050	71,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Garments Jut (Main raw materials), Work- in – process & Finished goods	90000		90, 000
(ii) Garments Jut (Main raw materials)		60000	60000
(ii) Swing machine BDT 4000* 5	20000		20,000
(iii) New swing machine will be purchase BDT 20000*2 (Fat lock &Five lock)	-	40000	40,000
(iv) Factory Premises	30000		30,000
Total Capital	1,40,000	1,00,000	2,40,000

Source of finance

Source Of Finance



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)+10% growth approx		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Total Sales & income (A)	4000	120000	1440000	4500	1,35,000	16,20,000
Total cost of sales (B)	1600	48000	576000	1800	54000	6,48,000
Gross Profit (C) [C=(A-B)]	2400	72000	8,64,000	2700	81,000	9,72,000
Electricity bill		1000	12000		1000	12000
Machine maintenance		2500	30000		3000	36000
Entertainment (Tiffin for overtime)		3500	42000		3500	42000
Mobile bill		300	3600		400	4800
Transportation cost		3500	42000		4000	48000
Present salary/Drawings- self		5000	60000		5000	60000
Present salary(Three employees) BDT 8000*5		40000	4,80,000		45000	5,40,000
Others cost		500	6000		600	7200
GB Loan installment		1800	10800			
Ownership Transfer Fees		850	10000		850	10000
Non Cash Item:						
Depreciation Expenses		1500	18000		1500	18000
Total Operating Cost (D)		604,50	7,14,400		64,850	7,78,000
(Net Profit C-D) :		11,550	1,49,600		16,150	1,94,000
Retained Income:	1,49,600			3,43,600		

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	-
1.2	Net Profit (Ownership Tr. Fee added back)	1,59,600	2,04,000
1.3	Depreciation (Non cash item)	18000	18000
1.4	Opening Balance of Cash Surplus	-	1,17,600
	Total Cash Inflow	2,77,600	3,39,600
2.0	Cash Outflow		
2.1	Purchase of Product	1,00,000	-
2.2	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3.0	Net Cash Surplus	1,17,600	2,79,600

SWOT ANALYSIS

STRENGTH

1. Employment: Self: 01,
2. Others (beyond family): 05
3. Ownership of Business: Own Name.
4. Skill & Experience: 05 Years Experience.
5. Free of Factory Rent.
6. Trade License: Own name.
7. Quality Service & Product.

WEAKNESS

1. Improper Accounts Keeping.
2. Shortage of working capital

OPPORTUNITIES

1. Location of Factory: Adjacent to Own Residence
2. Huge Regular Customer.
3. High Demand of Product.
4. Extendable Society.

THREATS

1. Local Competition.
2. Fire & Natural Disaster.
3. Political Unrest.

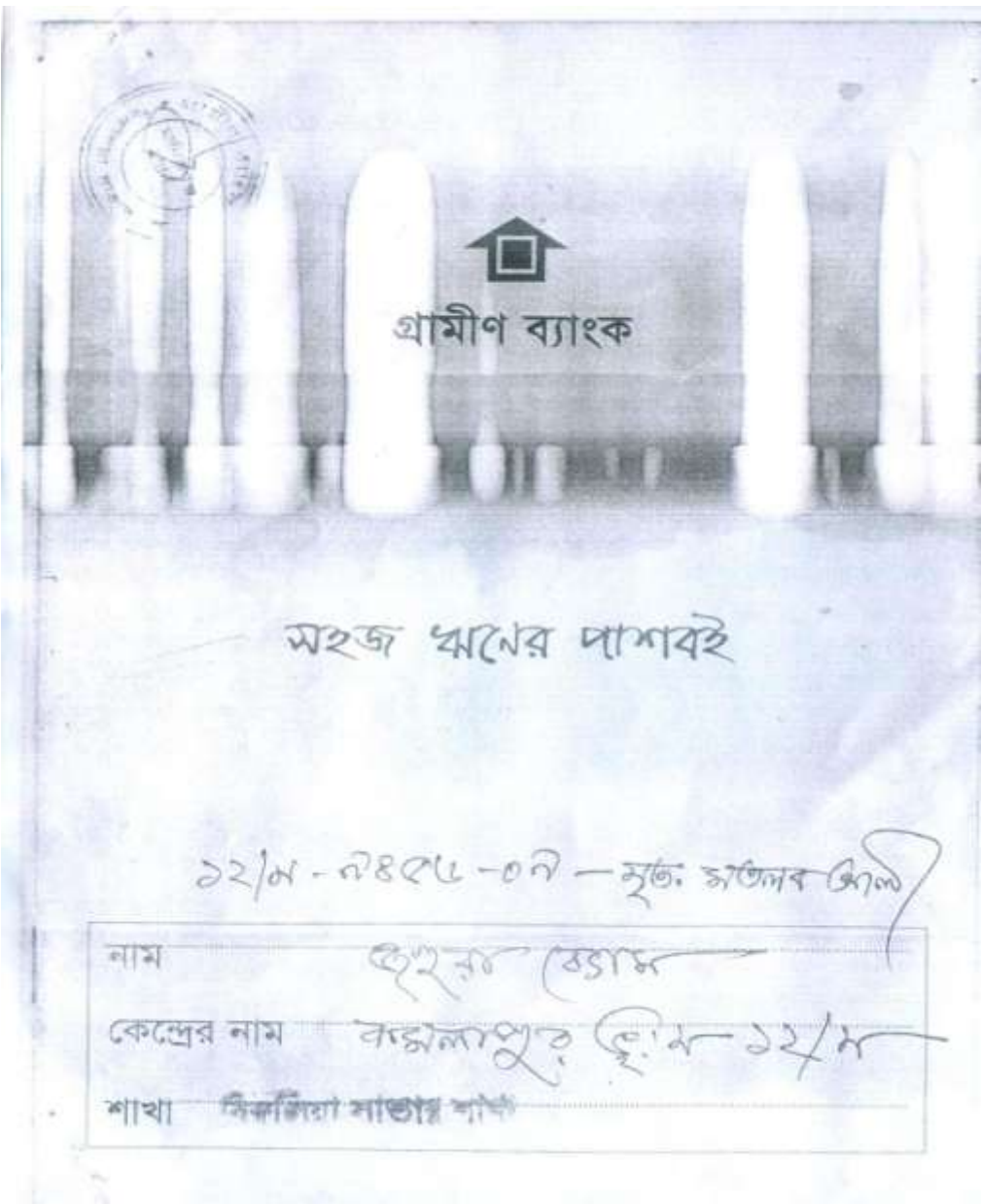
BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's mother is a GB member since 2003. At first she took GB loan BTDT 5,000 (Five thousand) for cultivation of vegetables. Gradually she had taken GB loan and made tin shed house and bought a piece of land. Currently she takes GB loan for her son's business. Finally we can say she is a successful member of Grameen Bank who improved her livelihood successfully.

FACTORY PREMISES OF TANJIT TAILORS



NU WITH MOTHER & GB PASS BOOK



FINISHED PRODUCT OF TANJIT TAILORS



DEED OF FACTORY



3300
3300
3300

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Handwritten text in the middle-right margin, including a signature and some illegible notes.

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NU NID CARD & TRADE LICENSE

 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


নাম: মোঃ সেলিম
Name: Md Salim
পিতা: মৃত রসমত মুখা
মাতা: জহরা বেগম
Date of Birth: 10 Oct 1984
ID NO: 2617233980677

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অর্থাৎ
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/সাকো: কমলাপুর, ডাকঘর: বিরুলিয়া - ১২১৬, সাভার, ঢাকা


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০২/০৫/২০০৮



ক্রমিক নং- 211
ইউ.পি. ফরম-১৩
পরিশিষ্ট-১৩

৯নং বিরুলিয়া ইউনিয়ন পরিষদ
পোঃ বিরুলিয়া, উপজেলা : সাভার, জেলা : ঢাকা।
ট্রেড লাইসেন্স


লাইসেন্স নং- ৫৫৬-২০১৪-২০২৫ তারিখ- ১৬/১১/২০১৪
প্রতিষ্ঠানের নাম- শ্রীমতি ৫৫৬


প্রাঃ/মালিক- মোঃ মোস্তাফিজ
পিতা/স্বামী : মৃতঃ রসমত মুখা
বাবসার ঠিকানা : ৫৫৬, রসমত মুখা, বিরুলিয়া
সাভার, ঢাকা

হোল্ডিং/দোকান নং- ০৬ ওয়ার্ড নং- ০৬ শিল্প/ব্যবসার ধরণ- শিল্প

উল্লিখিত প্রতিষ্ঠানের/ব্যক্তির অনুকূলে ৫৫৬/১১/২০১৪ টাকা
মূলক ১৫% ৫৫৬-১১/২০১৪ টাকা
লাইসেন্স ফি গ্রহণ করিয়া ২০১৪ - ২০১৫ অর্থ বছরে অত্র ইউনিয়নের সীমানার মধ্যে

আবশ্যিকীয় বাণিজ্য চালাইয়া যাইবার অনুমতি দেওয়া হইল। ৩০-০৬-২০১৫ ইং তারিখ
পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বছর নবায়ন করিতে হইবে।


মোঃ টান মিয়া
ইউ.পি. সচিব
সচিবের স্বাক্ষর ইউনিয়ন পরিষদ
তারিখ- ১৬/১১/১৪


চেয়ারম্যানের স্বাক্ষর
তারিখ- ১৬/১১/১৪

THANK YOU ALL