

# Proposed NU Business Name: **FARUK TAILORS & CUTTING FITTING CENTER**



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Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. FARUK HOSSAIN</b>
Age	:	15-03-1981 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Sisters & 1 Brother
Address	:	Vill: Akua, P.O: South Chamuria, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JABEDA BEGUM</b>
(iii) Father's name	:	<b>MD IMAN ALI</b>
(iv) GB member's info	:	Branch: Kalihati Centre # 83(Female), Member ID: 7063, Group No: 02 Member since: 1996 (19 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 10,000    Outstanding loan: BDT 6,920
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***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	:	Ten years experience in running business. He has 5 years training.
Other Own/Family Sources of Income	:	Father's Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-207541
Wife's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

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

Jabeda Begum joined Grameen Bank since 19 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's business, buying cows and house development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FARUK TAILORS &amp; CUTTING FITTING CENTER</b>
Location	:	Bolla Road, Elenga, Tangail
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 2,00,000(from existing business) 67% Required Investment BDT 1,00,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	8 ft x 11 ft= 88 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tailoring, Sewing and cutting/fitting dresses.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪After getting equity one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul>

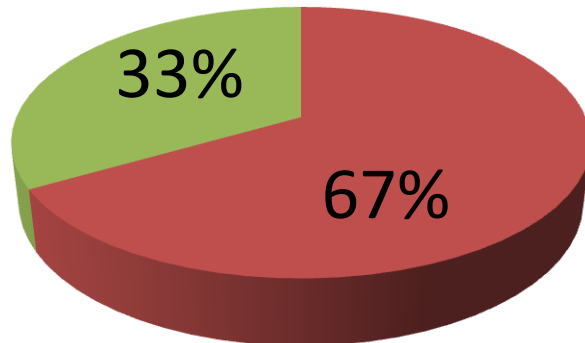
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Income from hole machine (50x4)	200	6,000	72,000
fitting (5 x 30)	150	4,500	54,000
Shirt sewing (2 x 150)	300	9,000	108,000
Pant sewing (2 x 250)	500	15,000	180,000
<b>Total Sales (A)</b>	<b>1,150</b>	<b>34,500</b>	<b>414,000</b>
<b>Less. Variable Expense</b>			
Expenditure of hole machine (50 x 2)	100	3,000	36,000
expenditure of fitting (5 x 10)	50	1,500	18,000
Shirt sewing charge (75 x 2)	150	4,500	54,000
Pant sewing charge (100 x 2)	200	6,000	72,000
thread	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16,500</b>	<b>198,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		500	6,000
Generator Bill		500	6,000
Mobile Bill		200	2,400
Transportation		100	1,200
Entertainment		300	3,600
Salary (Self)		6,000	72,000
<b>Total fixed Cost (D)</b>		<b>10,600</b>	<b>127,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,900</b>	<b>70,800</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Over lock machine	15,000	-	1,50,000
Plain machine	30,000		
Hole machine	1,00,000		
Cloth and thread	5,000		
Electric sewing machine x 3	-	1,00,000	1,00,000
Security	50,000	-	50,000
<b>Total</b>	<b>2,00,000</b>	<b>1,00,000</b>	<b>3,00,000</b>

## Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 100,000

■ Total 300,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Income from hole machine (75x4)	300	9,000	108,000	113,400
fitting (10 x 30)	300	9,000	108,000	113,400
Shirt sewing (2 x 150)	300	9,000	108,000	113,400
Pant sewing (3 x 250)	750	22,500	270,000	283,500
<b>Total Sales (A)</b>	<b>1,650</b>	<b>49,500</b>	<b>594,000</b>	<b>623,700</b>
<b>Less. Variable Expense</b>				
Expenditure of hole machine (75 x 2)	150	4,500	54,000	56,700
expenditure of fitting (10 x 10)	100	3,000	36,000	37,800
Shirt sewing charge (75 x 2)	150	4,500	54,000	56,700
Pant sewing charge (100 x 3)	300	9,000	108,000	113,400
thread	200	6,000	72,000	75,600
<b>Total variable Expense (B)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>
<b>Less. Fixed Expense</b>				
Rent		3,000	36,000	36,000
Electricity Bill		500	6,000	6,300
Generator Bill		500	6,000	6,000
Mobile Bill & SMS monitoring		500	6,000	6,300
Transportation		200	2,400	2,520
Entertainment		500	6,000	6,300
Salary (Self)		6,000	72,000	96,000
<b>Total Fixed Cost</b>		<b>11,200</b>	<b>134,400</b>	<b>141,120</b>
<b>Net Profit (E) [C-D]</b>		<b>11,300</b>	<b>135,600</b>	<b>142,380</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



# Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	135,600	142,380
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		75,600
	<b>Total Cash Inflow</b>	<b>235,600</b>	<b>217,980</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,600</b>	<b>157,980</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:3  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

ফারুক

টেইলার্স

এন্ড কাটিং-ফিটিং সেন্টার

ফোন নং: ১৬৬২২-১০৬৬৬

ফারুক টেইলার্স

ফোন নং: ১৬৬২২-১০৬৬৬

ফারুক  
টেইলার্স

























# LEDGER / रजिटर

वि. सं. / दि. / वर्ष

वि. सं.	दि.	वर्ष	विवरण	देबिट	क्रेडिट	बलान्त

# LEDGER / रजिटर

Account of

दि.	विवरण	देबिट	क्रेडिट











# FAMILY PICTURE

