

EMON TAILORS



Nu Identified and PP Prepared by :
Md. Ballal Hossain(Ramgonj Unit)
Verified By: Md. Nazrul Islam

Presented by
Md: Imam Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--------------------------------------|---|--|
| Name | : | Md: Imam Hossain |
| Age | : | 34 years (02/01/1982) |
| Marital status | : | Married |
| Children | : | 02 Sons, 01 Daughter |
| No. of siblings: | : | 02 Brothes, 02 Sisters |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Sajuda Begum |
| (iii) Father's name | : | Let. Sakate Hossain |
| (iv) GB member's info | : | Branch: Sonapur Centre 14 /ma , Loanee no.:3110, Member since 05/02/2011, First loan: Tk 10,000/- Existing loan: Tk. 44,000/- Outstanding: 31,856/-. |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Brother |
| (vi) Mobile lady | : | N/A |
| (vii) Grameen Education Loan | : | N/A |
| (viii) Any other loan like GCCN, GKF | : | N/A |
| (ix) Others | : | N/A |
| Education, | : | Class ten. |

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

| | | |
|---|---|---|
| Present Occupation | : | Tailoring |
| Trade License | : | 240 |
| Business Experiences and Training Info | : | 18 years His training period is 07 years at Dhaka. Start up Capital- 50,000. |
| Other Own/Family Sources of Income | : | Brother has another business (Garments item). |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contract Info | : | 01726154400 |
| NU Project Source/Reference | : | GT Ramgonj Unit Office, Laxmipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2011 (04 years). NU'S brother invested GB Loan in his business and repaired their own house from the income of his business. They also bought some cattle and land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | Emon Tailors |
| Address/ Location | : | Zia Shopping Center , Ramgonj, Laxmipur . |
| Total Investment in BDT | : | 1,92,000/- |
| Financing | : | Self BDT 92,000 (from existing business) 48 % Required Investment BDT 1,00,000 (as equity) 52 % |
| Present salary/drawings from business (estimates) | : | 8,000/- |
| Proposed Salary | | 8,000/- |
| Proposed Business Implementation Plan | : | |
| (i) % of present gross profit margin | | 50/% |
| (ii) Estimated % of proposed gross profit margin | | 50% +15% |
| (iii) Agreed grace period | | 5 months |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) (1) | Proposed (BDT) (2) | Total (BDT) (1+2) |
|---|-----------------------------|--------------------|-------------------|
| Present Stock items: | | | |
| Shop advance | 50000 | | |
| Furniture& Decoration | 6000 | | |
| Swing Machine (06Machin) | 24000 | | |
| Over lock Machine (01) | 4000 | | |
| Iron (02) | 1000 | | |
| Fan (03) | 2000 | | |
| IPS (01) | 5000 | | |
| Proposed items: | | | |
| Decoration (Glass Box) 15000 | | 1,00,000/- | |
| Cloths(pant(50+50p), shirt -50 p, Tore -50 P, borkha-50 P) 85000 | | | |
| Total Capital | 92,000/- | 1,00,000/- | 1,92,000/- |

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|-----------------------------|----------------|
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୫୯ | 28,000/- |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 8,000/- |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 2,000/- |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 2,000/- |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 2,000/- |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | ୧୦୦/- |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | - |
| R. F. I. (ଅନ୍ୟାନ୍ୟ ଆୟ) - ୨୯ | ୧୦୦ |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | ୧,୦୦୦/- |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 8,000/- |

82,000/-

କିରା ୧୨୦

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|------------------|---------|
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 15,000 |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 2,000 |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 27,500 |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 15,000 |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 10,000 |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 12,500 |
| <hr/> | |
| ଅନ୍ୟାନ୍ୟ ଆୟ - ୨୯ | 100,000 |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|---|-------------------------|---------|--------|
| | Daily | Monthly | Yearly |
| Sales (A) | | | |
| <i>Less: Cost of sales (B)</i> | | | |
| Profit (C) (A-B)] | | | |
| Income from Swing (D) | 1700 | 51000 | 612000 |
| Total Gross Profit [E=C+D] | 1700 | 51000 | 612000 |
| <i>Less: Operating Costs</i> | | | |
| Shop Rent | | 4000 | 48000 |
| Electricity bill | | 1700 | 20400 |
| Generator bill | | 300 | 3600 |
| Night Guard bill | | 300 | 3600 |
| Mobile bill | | 400 | 4800 |
| Present salary/Drawings- self | | 8000 | 96000 |
| Salary-Staff (05) | | 30000 | 360000 |
| Others cost(Trade Lic.Renew,Trans. Fees ,Entertain.Etc.) | | 400 | 4800 |
| Non Cash Item: | | | |
| Depreciation Expenses(2000+4000*10%+1000+1500+500*15%+24000+ 4000+5000*20%) | | 638 | 7656 |
| Total Operating Cost (D) | | 45738 | 548856 |
| Net Profit (C-D): | | 5262 | 63144 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | |
|---------------------------------|--------------|---------|--------|--------------|---------|--------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Estimated Sales (A) | 2000 | 60000 | 720000 | 2500 | 75000 | 900000 |
| <i>Less: cost of sales (B)</i> | 1700 | 51000 | 612000 | 2125 | 63750 | 765000 |
| Gross Profit (C) [C=(A-B)] | 300 | 9000 | 108000 | 375 | 11250 | 135000 |
| Income from Swing (D) | 1800 | 54000 | 648000 | 2000 | 60000 | 720000 |
| Total profit [E=C+D] | 2100 | 63000 | 756000 | 2375 | 71250 | 855000 |
| Less: Operating Costs | | | | | | |
| Shop Rent | | 4000 | 48000 | | 4000 | 48000 |
| Electricity bill | | 1700 | 20400 | | 1900 | 22800 |
| Generator bill | | 300 | 3600 | | 350 | 4200 |
| Mobile bill | | 500 | 6000 | | 550 | 6600 |
| Present salary/Drawings- self | | 8000 | 96000 | | 9000 | 108000 |
| Salary –Staff (05) | | 30000 | 360000 | | 35000 | 420000 |
| Night Gard bill | | 300 | 3600 | | 350 | 4200 |
| Others cost | | 500 | 6000 | | 550 | 6600 |
| Non Cash Item: | | | | | | |
| Depreciation Expenses | | 763 | 9156 | | 763 | 9156 |
| Total Operating Cost (D) | | 46063 | 552756 | | 52463 | 629556 |
| (Net Profit C-D) : | | 16937 | 203244 | | 18787 | 225444 |
| Pay Back | | 60000 | | | 60000 | |
| Retained Income: | | 143244 | | | 165444 | |

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|-------------|---|---------------------|---------------------|
| 1.0 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100000 | |
| 1.2 | Net Profit | 203244 | 225444 |
| 1.3 | Depreciation (Non cash item) | 9156 | 9156 |
| 1.4 | Opening Balance of Cash Surplus | | 152400 |
| | Total Cash Inflow | 312400 | 387000 |
| 2.0 | Cash Outflow | | |
| 2.1 | Purchase of Product | 100000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60000 | 60000 |
| | Total Cash Outflow | 160000 | 60000 |
| 3.0 | Net Cash Surplus | 152400 | 327000 |

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Increase the demand of quality clothing products in locality.
- ✓ People are being conscious of quality
- ✓ Central point of market.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.



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



নাম: মোঃ ইমাম হোসেন
 Name: Md Imam Hossain
 পিতা: মৃত সাখায়াত হোসেন
 মাতা: সায়েমা বেগম
 Date of Birth: 02 Jun 1982
 ID NO: 2694070213790

রামগঞ্জ পৌরসভা কার্যালয়

থানা : রামগঞ্জ, জেলা : লক্ষ্মীপুর।
 ফরম নং ২৫ ও ২৬ (একটিই কুল ১৩ ১৪)

9941

বাবসা নাই, নং- ২৫০

পেশা ও ব্যবসা লাইসেন্স

তারিখ: ২৬/০৬/২০১২
 ওয়ার্ড নং: ০২(নতুন)

সনের ২৬নং পৌরসভা অর্ডিনেন্সের ৫৪ ধারা এবং বাংলাদেশ গেজেট ২৪শে সেপ্টেম্বর তারিখের এস আর ও ৪১৯ এল/৮৫/এস-১১৪টি-২/৮৫/৮৫ নং আদেশগত রাজস্ব তফসিলের ১ ঘোষণা অনুযায়ী পেশা ও ব্যবসা-বানিজ্যের লাইসেন্স।

নাম: ইমাম হোসেন

পিতা: সাখায়াত হোসেন

ব্যবসা প্রতিষ্ঠানের নাম: ইমাম হোসেন

ব্যবসার বরকম/ধরণ: স্টোর

স্থান: জিয়া জাফর কমান্ডেন্ট রামগঞ্জ, লক্ষ্মীপুর

ব্যবসা স্থল বা দোকানে উল্লেখিত পেশা ও ব্যবসা-বানিজ্য পরিচালনার নিমিত্তে আবশ্যকীয় দোকানতরমে নিম্নলিখিত শর্তাধীনে চলতি আর্থিক বৎসর ২০১২ ইং হইতে ২০১৬ ইং হইসেল মঞ্জুর করা হলো।

কি. চলতি ৭০০/- ব. বকেয়া ৭০০/-

গ. ক্রোকী/অরিমানা ২২৫/-

মোট (অংকে) ১৬২৫/-

কথায়: বীর হাওয়ার মুহম্মত সনের ১৬ নং

স্বাক্ষর: [Signature]
 মেয়র/সচিব
 রামগঞ্জ পৌরসভা

এই আবেদন গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। আবেদনকারী ব্যক্তি
 কোনোও শর্তের নীচে নিম্নলিখিত শর্তে অর্ডিনেন্সের অধীনে করা হইবে।
 ক্রিয়াকর্ম: ব্যবসায়িক: ১৬/১, প্রাদেশিক: নির্মিত বাজার, নির্মিত বাজার, আদায়
 শ্রি শি ও - ১০০০, কোরওয়ানী, হাক্কি নিউ কলেজিয়েট, হাক্কি

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: [Signature]
 প্রদানের তারিখ: ০৬/০৬/২০১২

01726 154400, 01863

ইমোন টাইলাস

জিয়া শপিং কমপ্লেক্স, নীচ তলা (দোকান নং-৪৮), রামগঞ্জ,

EMON TAILOR







Presented at
GT's 21st Internal Design Lab
on 5 November, 2015

For more information

Grameen Trust

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