

Proposed NU Business Name: **BISMILLAH TAILORS**



Project identification and prepared by: MD. Hafizur Rahman-2,
Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZUEL MIAH
Age	:	12-12-1989 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers & 4 sisters
Address	:	Vill: Mulaid, P.O: Tengra, P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. ANWARA
(iii) Father's name	:	MD. NIZAM UDDIN
(iv) GB member's info	:	Branch: Tengra Shreepur Centre # 34(Female), Member ID: 2635, Group No: 02 Member since: 18-07-2008 (8Years) First loan: BDT 20,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: BDT 16,450
(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	:	5 years experience in running business. He has 1 year training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919-734360
Mother's Contact No.	:	01980-806248
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ANWARA joined Grameen Bank since 8 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH TAILORS
Location	:	M.C Bazar, Shreepur, Gazipur
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000/-(from existing business) 60% Required Investment BDT 100,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18ft x 11ft= 198 square ft
Security of the shop	:	BDT 2,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloths item.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪One employee will be appointed after getting equity fund.▪The shop is rented.▪Collects goods from Islampur, Baburhat.▪Agreed grace period is 3 months.

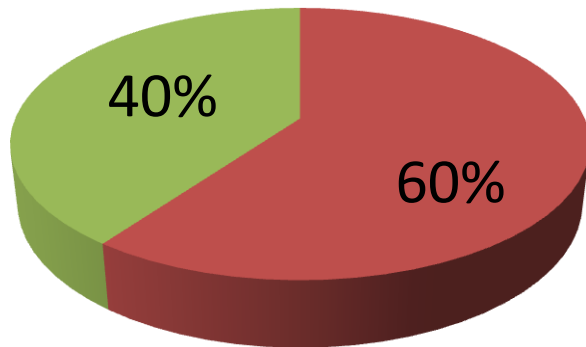
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	2,000	60,000	720,000
Sewing	750	22,500	270,000
Total Sales (A)	2,750	82,500	990,000
Less. Variable Expense			
Cloths	1,600	48,000	576,000
Sewing	450	13,500	162,000
Total variable Expense (B)	2,050	61,500	738,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		700	8,400
Entertainment		200	2,400
Guard		150	1,800
Salary (staff)		5,000	60,000
Total fixed Cost (D)		13,850	166,200
Net Profit (E) [C-D]		7,150	85,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pant Piece (80 x 400)	32,000	40,000	72,000
Shirt Piece (50 x 350)	17,500	35,000	52,500
Long Cloths (2050 yard)	100,500	25,000	125,500
Total	150,000	100,000	250,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	3,000	90,000	1,080,000	1,134,000
Sewing	1,100	33,000	396,000	415,800
Total Sales (A)	4,100	123,000	1,476,000	1,549,800
Less. Variable Expense				
Cloths	2,400	72,000	864,000	907,200
Sewing	660	19,800	237,600	249,480
Total variable Expense (B)	3,060	91,800	1,101,600	1,156,680
Contribution Margin (CM) [C=(A-B)]	1,040	31,200	374,400	393,120
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		500	6,000	7,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		1,100	13,200	1,500
Entertainment		200	2,400	3,000
Guard		150	1,800	2,000
Salary (staff)		8,000	96,000	96,000
Total Fixed Cost		17,350	208,200	199,000
Net Profit (E) [C-D]		13,850	166,200	194,120
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	166,200	194,120
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		106,200
	Total Cash Inflow	266,200	300,320
2	Cash Outflow		
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
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	106,200	240,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







“বিস্মিল্লাহির রাহমানির রাহিম”

বিস্মিল্লাহ টেইলার্স

প্রোঃ মোঃ জুয়েল রানা

এনামুল সুপার মার্কেট, শিশু পল্লী রোড, এম.সি বাজার, শ্রীপুর, গাজীপুর। মোবাঃ 01919-734360, 01837-820060

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



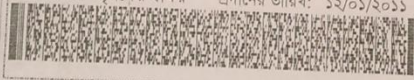
নাম: মোঃ জুয়েল মিয়া
Name: MD. ZUEL MIAH
পিতা: মোঃ নিজাম উদ্দিন
মাতা: মোছাঃ আনোয়ারা
Date of Birth: 12 Dec 1989

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ID NO: 19893318685000149

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তবতায় অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/বাসা: মুলাইদ, ডাকঘর: ট্রেংরা - ১৭৪০, শ্রীপুর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/০১/২০১১



FAMILY PICTURE

