

Proposed NU Business Name: **TAHSEEN LADIES TAILORS & FABRICS**



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHADIZA AKTER
Age	:	27-12-1988 (29 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Sons
No. of siblings:	:	2 Brothers, 3 Sister
Address	:	Vill: Bagramer kanda, P.O: Rohitpur, P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	MD. ABDUL HASEM
(iv) GB member's info	:	Branch: Shakta , Centre # 30(Female), Member ID: 1931, Group No: 04 Member since: 1995-2002 (7Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01879-363107
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TAHSEEN LADIES TAILORS & FABRICS
Location	:	Narayon potti, Rohitpur, Keraneegonj
Total Investment in BDT	:	BDT 75000/-
Financing	:	Self BDT 25000/-(from existing business) 33% Required Investment BDT 50000/-(as equity) 67%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tailoring cloth.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪The shop is rented.▪Agreed grace period is 3 months.

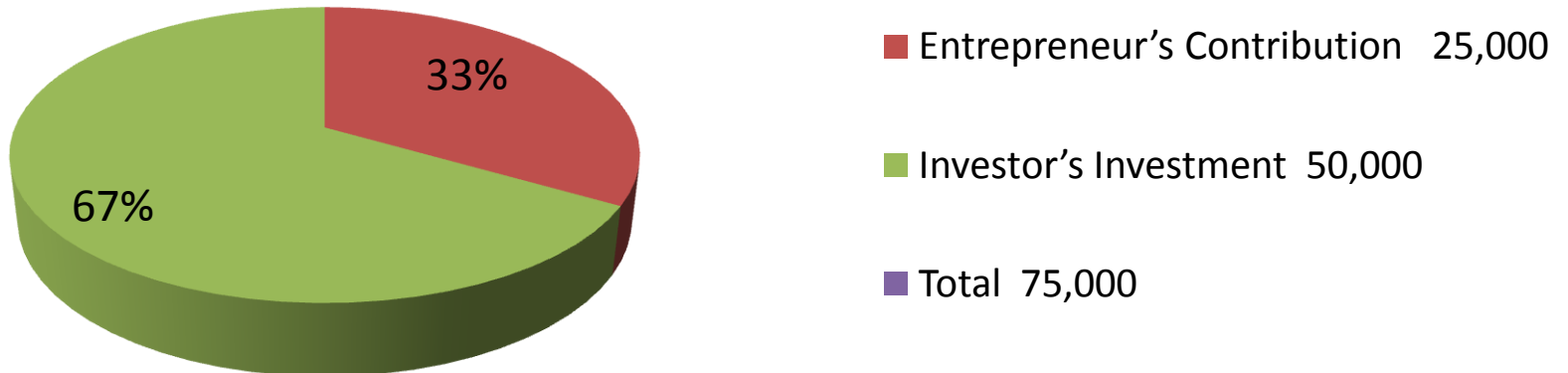
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth	1600	48000	576000
Total sales (A)	1600	48000	576000
Less Variable Exp.			
Cloth	1200	36000	432000
Total Variable exp. (B)	1200	36000	432000
Contribution Margin CM [C= (A-B)]	400	12000	144000
less fixed exp.			
Rent		0	0
Electricity bill		400	4800
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		3000	36000
Entertainment		100	1200
Guard		0	0
Genaretor		0	0
Mobile		100	1200
total fixed cost (D)		9600	115200
Net profit (E) [C-D]		2400	28800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
long Cloth	500	50	25,000	1000	50	50,000	75,000
Total	500		25,000	1000		50,000	75,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloth	2000	60000	720000	756000
Total Sales (A)	2000	60000	720000	756000
less variable Expenses				
Cloth	1500	45000	540000	567000
Total variable Expenses (B)	1500	45000	540000	567000
Contribution Margin (CM)= (A-B)	500	15000	180000	189000
Less Fixed Expenses				
Rent		0	0	0
Electricity bill		400	4800	16000
Transportation		1100	13200	35000
Salary (self)		5000	60000	60000
Salary (staff)		3000	36000	36000
Entertainment		300	3600	3600
Guard		0	0	0
Genaretor		0	0	0
Mobile		300	3600	7400
Total Fixed Cost		10100	121200	158000
Net Profit (E) (C-D)		4900	58800	31000
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	58,800	31,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		28,800
	Total Cash Inflow	108800	59800
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	28,800	29800

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 08 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












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



নাম: খাদিজা আক্তার
 Name: Khadiza Akter
 পিতা: মোঃ আব্দুল হাসেম
 মাতা: আমেনা বেগম
 Date of Birth: 27 Dec 1988
 ID NO: 261386013400

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারক
 কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ
 ঠিকানা: গ্রাম/রাস্তা: বাগারামের কাপা, শাক, ডাকঘর: রোহিতপুর - ১৭
 কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৯/০৫

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FAMILY PICTURE

