

Proposed NU Business Name: **SAJEEB TAILORS**



Project identification and prepared by: MD Anarul Islam,
Mowna Unit, Gazipur
Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	HARUN OR ROSHID
Age	:	01-02-1992 (24 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Taltoli P.O: Telihati; P.S: Sreepur ; 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	:	HABIZA KHATUN
(iii) Father's name	:	ABDUL KHALEK
(iv) GB member's info	:	Branch: Tengra, Sreepur, Gazipur , Centre # 15 (Female), Member ID: 4167 , Group No: 06 Member since: 15-05-1997 (20 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 50000 Outstanding loan: BDT 28520
(v) Who pays GB loan installment	:	NA
(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	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-750643
Family's Contact No.	:	01711-518353
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mowna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HABIZA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SAJEEB TAILORS
Location	:	Taltoli Baazar, Sreepur, Gazipur
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant piece, Shirt piece , Three piece Etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 03 employee.▪Collects goods from Islampur , Dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant piece, Shirt piece, Plane long cloth Etc.	2300	69000	828000
Total Sales (A)	2300	69000	828000
Less Variable Expense			
Pant piece, Shirt piece, Plane long cloth Etc.	1840	55200	662400
Total variable Expense (B)	1,840	55200	662400
Contribution Margin (CM) [C=(A-B)]	460	13800	165600
Less Variable Expense			
Rent		400	4800
Electricity bill		300	3600
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		300	3600
Generator		300	3600
Mobile bill		500	6000
Total fixed cost (D)		7,600	91200
Net Profit (E)= [C-D]		6,200	74400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Shirt piece	56	200	11,200	100	200	20,000	31,200
Three piece	5	450	2,250	25	450	11,250	13,500
Plane color long cloth	150	45	6,750	0	0	0	6,750
Printted long cloth	250	51	12,750	200	45	9,000	21,750
Others	1	17050	17,050	1	9750	9,750	26,800
Security	1	10000	10,000	0	0	0	10,000
Total	463	0	60,000	326	0	50,000	110,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Pant piece, Shirt piece, Plane long cloth Etc.	3400	102000	1224000	1285200
Total Sales (A)	3400	102000	1224000	1285200
Less Variable Expense				
Pant piece, Shirt piece, Plane long cloth Etc.	2720	81600	979200	1028160
Total variable Expense (B)	2,720	81600	979200	1028160
Contribution Margin (CM) [C=(A-B)	680	20400	244800	257040
Less Variable Expense				
Rent		400	4800	4,800
Electricity bill		500	6000	6500
Transportation		1,200	14400	14,900
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Generator		300	3600	3600
Mobile bill		600	7200	7300
Total fixed cost (D)		8,300	96,000	97,100
Net Profit (E)= [C-D]		12100	145200	159,940
Investment Payback			30,000	30,000

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	145,200	159,940
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		115,200
	Total Cash Inflow	195200	275140
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	115,200	245140

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
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

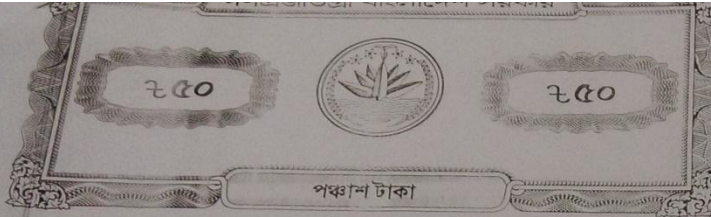
Theft
Fire
Political unrest

Pictures









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৩/১১/২০১৪ ইং

৳৫০০০ পঞ্চাশ টাকা পূর্ন অর্থস্বত্ব
২ বন্য প্রাণী পরিদপ্তর

১) মোঃ হুমায়ুন সিদ্দিকী - পিতা : মোঃ হুমায়ুন সিদ্দিকী
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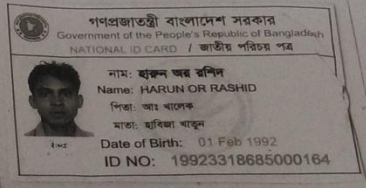
২) মোঃ মিলি সিদ্দিকী - পিতা : মোঃ মিলি সিদ্দিকী
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এই কার্ডটি পদ্ধতিগতভাবে বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি বা কোনো ক্ষেত্রের ক্ষতিসাধনকারী ব্যক্তি কর্তৃক নষ্ট হলে এবং মালুম করা হলে পুনরায় করা হবে।

ঠিকানা: গ্রাম: বালা, ডাকঘর: চেলিয়া - ১৭৪০, হৈমুর, গাজীপুর

প্রদানকারী কর্মকর্তার স্বাক্ষর: [Signature] প্রদানের তারিখ: ০৯/০৯/২০১৩



FAMILY PICTURE

