

Proposed NU Business Name: **TANHA TAILORS**



Project identification and prepared by: Md: Sirajul Islam (Rasal) ,
Kaliakor Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: OMAR FARUQ
Age	:	10/11/1993 (24Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Not applicant
No. of siblings:	:	4 Brothers and 1 sister
Address	:	Vill: Vannara P.O: Mouchak P.S: Kaliakair, 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	:	HASINA BEGUM
(iii) Father's name	:	SHAK AB: MANNAN
(iv) GB member's info	:	Branch: Mouchak, Centre # 66 (Female), Member ID: 8802/2 , Group No: 03 Member since: 22/08/2004 to 2016 (12 Years) First loan: BDT 5,000 /- Last loan : 30,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: Nill
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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 2 years training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01714-657446
Family's Contact No.	:	01715-312568
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	TANHA TAILORS
Location	:	Vannara bazar, Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 3,45,000/-
Financing	:	Self BDT 2,65,000/- (from existing business) 77% Required Investment BDT 80,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant pich, shart pich, 3 pich, etc item.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪Business 2 employee.▪Existing no employee.▪ The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

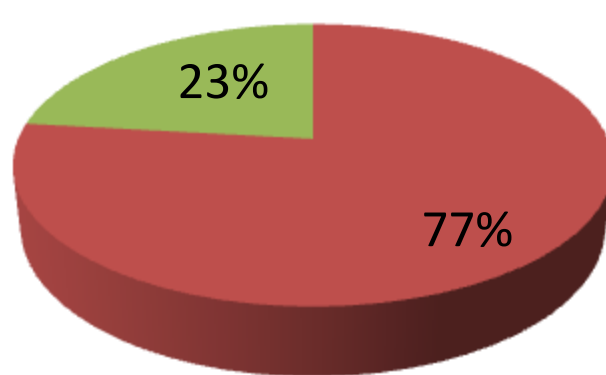
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cloth,Shart,Pant etc	3200	96000	1152000
Wages	1200	36000	432000
Total Sales(A)	4400	132000	1584000
Less Variable Expense (B)			
Cloth,Shart,Pant etc	2560	76800	921600
Total Variable Expense	2560	76800	921600
Contributon Margin (CM) [C=(A-B)]	1840	55200	662400
Less Fixed Expense			
Rent		2000	24000
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		15000	180000
Gard		150	1800
Generator		150	1800
Mobil Bill		200	2400
Total Fixed Cost (D)		23600	283200
Net Profit (E)= [C-D]		31600	379200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	60	600	36,000	30	600	18,000	54000
Shart	100	400	40,000	30	400	12,000	52000
3 pich	50	600	30,000	20	600	12,000	42000
Toroi cloth	60	180	10,800	80	180	14,400	25200
suti goz cloth	100	60	6,000	80	60	4,800	10800
Print goz cloth	120	60	7,200	80	60	4,800	12000
Batterfly cloth	100	40	4,000	40	40	1,600	5600
Zorjet cloth	120	65	7,800	40	65	2,600	10400
Borka cloth	12	700	8,400	10	700	7,000	15400
Salai meachine	4	8000	32,000	0	0	0	32000
Overlok meachine	1	8000	8,000	0		0	8000
Security		0	50,000	0		0	50000
Others	0	0	24,800	0		2,800	27600
	727	18705	265,000	410	2,705	80,000	345,000

Source of Finance



- Entrepreneur's Contribution
265,000
- Investor's Investment 80,000
- Total 345,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cloth,Shart,Pant etc	3800	114000	1368000	1436400	1508220
Wages	1200	36000	432000	453600	476280
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Cloth,Shart,Pant etc	3040	91200	1094400	1149120	1206576
Total Variable Expense	3040	91200	1094400	1149120	1206576
Contributon Margin (CM) [C=(A-B)]	1960	58800	705600	740880	777924
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		600	7200	7500	7800
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		0	0	0	0
Gard		150	1800	1800	1800
Generator		150	1800	1800	1800
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		23600	281400	282100	282815
Net Profit (E)= [C-D]		35200	422400	443520	465696
Investment Pay Back			32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	422,400	443520	465696
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		390400	801920
	Total Cash Inflow	502,400	833,920	1,267,616
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	390,400	801,920	1,235,616

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Vannara bazar, Kaliakor,
Gazipur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

মোবাঃ ০৯৯৩৩-৩১৪৩৩৬

জানহা এন্ড লাইফ

টেইলরিং ফেব্রিক এন্ড ব্রুথ স্টোর

ছোঃ হাজী কর্ণোবাল (অবঃ) মাদ্রাসা শেখা

সুন্দর মাটিয়ের তদ্রাবধানে পুরুষ ও মহিলাদের যাবতীয় পোষাক প্রস্তুত করা হয়।



ভাল্লারা রেন গেইট ছাঃ গার ফ্লাক্টরীর পাশে, মোমত মসজিদ













FAMILY PICTURE

