

# Bismillah Tailors & Fabrics



Project by: Md. Hanif

Identified by: Md. Mozahidul Islam  
Verified by : Md. Mir Hossain Chowdhury

Laxmipur unit  
Region -2

GRAMEEN TRUST

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

|   |   |   |
|---|---|---|
| <b>Name</b>                                 | : | Md.Hanif  |
| <b>Age</b>                                  | : | 01/01/1989 ( 27 years)  |
| <b>Marital status</b>                       | : | Married   |
| <b>Children</b>                             | : | N/A   |
| <b>No. of siblings:</b>                     | : | 01 brother, 03 sisters  |
| <b>Parent's and GB related Info</b>         |   |   |
| <b>(i) Who is GB member</b>                 | : | Mother: <input type="checkbox"/> yes                      Father: <input type="checkbox"/>  |
| <b>(ii) Mother's name</b>                   | : | Late Alaya Begum  |
| <b>(iii) Father's name</b>                  | : | Md. Ali Shopon  |
| <b>(iv) GB member's info</b>                | : | Branch: Bhubaniganj, Laxmipur, Centre- 45/m<br>Group no: 03, Loanee no.: 4235/2, Member<br>since:,29/10/2012, First loan: 10,000/- Existing<br>loan: 20,000/- Outstanding: 13,840/- |
| <b>Further Information:</b>                 |   |   |
| <b>(v) Who pays GB loan installment</b>     | : | N/U   |
| <b>(vi) Mobile lady</b>                     | : | N/A   |
| <b>(vii) Grameen Education Loan</b>         | : | N/A   |
| <b>(viii) Any other loan like GCCN, GKF</b> | : | N/A   |
| <b>(ix) Others</b>                          | : | N/A   |
| <b>Education</b>                            | : | Class Seven   |

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

|  |   |                                 |
|--|---|---------------------------------|
| <b>Present Occupation</b>                      | : | Tailoring & Cloth Business.     |
| <b>Trade License/ Drug License</b>             |   | 1446/15-16                      |
| <b>Business Experience And Training Info</b>   | : | 10 years                        |
| <b>Other Own/Family Sources of Income</b>      | : | N/A                             |
| <b>Other Own/Family Sources of Liabilities</b> | : | N/A                             |
| <b>NU Contact Info</b>                         |   | 01741366137                     |
| <b>NU Project Source/Reference</b>             | : | Laxmipur Sadar Unit. (Laxmipur) |

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

**NU's mother has been a member of Grameen Bank since 29/10/2012 (04 years). At first she took a loan of Taka 10,000/- from GB. NU used this loan in his business and developed his business. NU's mother gradually improved their living standard by using GB loan.**

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

|  |   |   |
|--|---|---|
| <b>Business Name</b>                                     | : | <b>Bismillah Tailors &amp; Fabrics.</b>   |
| <b>Address/ Location</b>                                 | : | <b>Bhobaniganj Bazar, Laxmipur Sadar, Laxmipur.</b>   |
| <b>Total Investment in BDT</b>                           | : | <b>319,650/-</b>  |
| <b>Financing</b>   | : | <b>Self BDT 2,19,650/- (from existing business) -69%</b><br><b>Required Investment BDT 1,00,000/-(as equity) -31%</b> |
| <b>Present salary/drawings from business (estimates)</b> | : | <b>8,000/-</b>  |
| <b>Proposed Salary</b>                                   | : | <b>9,000/-</b>  |
| <b>Proposed Business</b>                                 |   |   |
| <b>(i) % of present gross profit margin</b>              | : | <b>20%</b>  |
| <b>(ii) Estimated % of proposed gross profit margin</b>  | : | <b>20%</b>  |
| <b>(iii) Agreed grace period</b>                         | : | <b>02 months</b>  |

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars   | Existing Business<br>(BDT) | Proposed<br>(BDT) | Total<br>(BDT)  |
|---|----------------------------|-------------------|-----------------|
| <b>Investments in different categories:</b>           | (1)                        | (2)               | (1+2)           |
| <b>Present Stock Items:</b>                           |                            |                   |                 |
| Different Stock items:           1,60,650             |                            |                   |                 |
| Furniture (03 Racks):           30,000                |                            |                   |                 |
| Solar 01 :                           7,000            |                            |                   |                 |
| Machine 04 :                       12,000             |                            |                   |                 |
| <u>Decoration :                       10,000</u>      |                            |                   |                 |
| <b>Total =                               2,19,650</b> | <b>2,19,650</b>            |                   | <b>2,19,650</b> |
| <b>Proposed Stock Items:</b>                          |                            |                   |                 |
| 1,00,000<br>(will purchase various cloth items)       |                            | <b>1,00,000</b>   | <b>1,00,000</b> |
| <b>Total Capital</b>                                  | <b>2,19,650</b>            | <b>1,00,000</b>   | <b>3,19,650</b> |

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

## **Present Stock items**

| <b>Product name with quantity</b>         | <b>Amount</b>     |
|---|-------------------|
| Different Kind of Three Pieces (30pc*500) | 15,000            |
| Women Orna, Hijab (60 Pieces*150)         | 9,000             |
| Printed Than Kapor (500 Goz*50)           | 25,000            |
| One color Than Kapor (1500 Goz*40)        | 60,000            |
| Borka Than Kapor (30pieces*380)           | 11,400            |
| Pant Pieces (25 Pieces*350)               | 8,750             |
| Shirt Pieces (25 Pieces*350)              | 8,750             |
| Than Kapor (50 Goz*120)                   | 6,000             |
| Bed Sheets (50Goz*75)                     | 3,750             |
| Pordar Kapor (50Goz*60)                   | 3,000             |
| Others                                    | 10,000            |
| <b>Total Present Stock</b>                | <b>1,60,650/-</b> |

## **Proposed items**

| <b>Product Name with quantity</b>          | <b>Amount</b>   |
|--|-----------------|
| Different Kinds of Three Pieces (50pc*500) | 25,000          |
| Printed Than Kapor(500 Goz*50)             | 25,000          |
| One Color Than Kapor (400Goz*50)           | 20,000          |
| Shirt Pieces (30 pieces*300)               | 9,000           |
| Pant Pieces (30 Pieces*400)                | 12,000          |
| Women Orna, Hijab (60 Pieces*150)          | 9,000           |
| <b>Total Proposed Stock</b>                | <b>1,00,000</b> |

# INFO ON EXISTING BUSINESS OPERATIONS

| Particulars                                | Existing Business (BDT) |               |                 |
|--|-------------------------|---------------|-----------------|
|  | Daily                   | Monthly       | Yearly          |
| Sales (A)                                  | 1,500                   | 45,000        | 5,40,000        |
| Less: Cost of sales (B)                    | 1,200                   | 36,000        | 4,32,000        |
| <b>Sell Profit (C)=(A-B)]</b>              | <b>300</b>              | <b>9,000</b>  | <b>1,08,000</b> |
| <b>Income from Tailor Works (D)</b>        | <b>800</b>              | <b>24000</b>  | <b>2,88,000</b> |
| <b>Gross Profit (C+D)</b>                  | <b>1,100</b>            | <b>33,000</b> | <b>3,96,000</b> |
| Less: Operating Costs                      |                         |               |                 |
| Electricity bill                           |                         | 400           | 4800            |
| Night Guard bill                           |                         | 50            | 600             |
| Mobile bill                                |                         | 500           | 6000            |
| Present salary/Drawings- self              |                         | 8,000         | 96,000          |
| Present salary Employee (02)               |                         | 15,000        | 1,80,000        |
| Other Cost (Fees, Entertainment, TL Renew) |                         | 200           | 2,400           |
| Non Cash Item:                             |                         |               |                 |
| Depreciation Expenses (59,000)10% =5,900   |                         | 492           | 5,904           |
| <b>Total Operating Cost (F)</b>            |                         | <b>24,642</b> | <b>2,95,704</b> |
| <b>Net Profit (E-F):</b>                   |                         | <b>8,358</b>  | <b>1,00,296</b> |

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars                                | Year 1 (BDT) |                 |                 | Year 2 (BDT) |                 |                 | Year 3 (BDT) |                 |                 |
|--|--------------|-----------------|-----------------|--------------|-----------------|-----------------|--------------|-----------------|-----------------|
|  | Daily        | Monthly         | Yearly          | Daily        | Monthly         | Yearly          | Daily        | Monthly         | Yearly          |
| Sales (A)                                  | 2,000        | 60,000          | 7,20,000        | 2,500        | 75,000          | 9,00,000        | 3,000        | 90,000          | 10,80,000       |
| <b>Less: Cost of Sale (B)</b>              | 1,600        | 48,800          | 5,76,000        | 2,000        | 60,000          | 7,20,000        | 3,040        | 91,200          | 10,94,400       |
| <b>Sale Profit (A-B)=(C)</b>               | <b>400</b>   | <b>12,000</b>   | <b>1,44,000</b> | <b>500</b>   | <b>15,000</b>   | <b>1,80,000</b> | <b>600</b>   | <b>18,000</b>   | <b>2,16,000</b> |
| Income from Tailoring (D)                  | 900          | 27,000          | 3,24,000        | 1,000        | 30,000          | 3,60,000        | 1,100        | 33,000          | 3,96,000        |
| <b>Gross Profit (C+D)</b>                  | <b>1,300</b> | <b>39,000</b>   | <b>4,68,000</b> | <b>1,500</b> | <b>45,000</b>   | <b>5,40,000</b> | <b>1,700</b> | <b>51,000</b>   | <b>6,12,000</b> |
| <b>Less: Operating Costs</b>               |              |                 |                 |              |                 |                 |              |                 |                 |
| Electricity bill                           |              | 400             | 4,800           |              | 450             | 5,400           |              | 500             | 6,000           |
| Night Guard bill                           |              | 50              | 600             |              | 50              | 600             |              | 50              | 600             |
| Mobile bill                                |              | 600             | 7,200           |              | 650             | 7,800           |              | 700             | 8,400           |
| Present salary self                        |              | 9,000           | 1,08,000        |              | 9,000           | 1,08,000        |              | 9,000           | 1,08,000        |
| Present salary Employee(03)                |              | 15,000          | 1,80,000        |              | 16,500          | 1,98,000        |              | 18,000          | 2,16,000        |
| Other Cost (Fees, Entertainment, TL Renew) |              | 200             | 2,400           |              | 200             | 2,400           |              | 200             | 2,400           |
| <b>Non Cash Item:</b>                      |              |                 |                 |              |                 |                 |              |                 |                 |
| Depreciation Expenses (59000)10% =5900     |              | 492             | 5,904           |              | 492             | 5,904           |              | 492             | 5,904           |
| <b>Total operating cost</b>                |              | <b>25,742</b>   | <b>3,08,904</b> |              | <b>27,342</b>   | <b>3,28,104</b> |              | <b>28,942</b>   | <b>3,47,304</b> |
| <b>Net Profit</b>                          |              | <b>13,258</b>   | <b>1,59,096</b> |              | <b>17,658</b>   | <b>2,11,896</b> |              | <b>22,058</b>   | <b>2,64,696</b> |
| <b>GT Payback</b>                          |              | <b>40,000</b>   |                 |              | <b>40,000</b>   |                 |              | <b>40,000</b>   |                 |
| <b>Retained Income</b>                     |              | <b>1,19,096</b> |                 |              | <b>1,71,896</b> |                 |              | <b>2,24,696</b> |                 |

## **CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)**

| <b>Sl. No.</b> | <b>Particulars</b>                                       | <b>Year 1 (BDT)</b> | <b>Year 2 (BDT)</b> | <b>Year 3 (BDT)</b> |
|----------------|--|---------------------|---------------------|---------------------|
| <b>1.0</b>     | <b>Cash Inflow</b>                                       |                     |                     |                     |
| <b>1.1</b>     | <b>Investment Infusion by Investor</b>                   | <b>1,00,000</b>     |                     |                     |
| <b>1.2</b>     | <b>Net Profit</b>  | <b>1,59,096</b>     | <b>2,11,896</b>     | <b>2,64,696</b>     |
| <b>1.3</b>     | <b>Depreciation (Non cash item)</b>                      | <b>5,904</b>        | <b>5,904</b>        | <b>5,904</b>        |
| <b>1.4</b>     | <b>Opening Balance of Cash Surplus</b>                   |                     | <b>1,11,160</b>     | <b>2,88,960</b>     |
|                | <b>Total Cash Inflow</b>                                 | <b>2,65,000</b>     | <b>3,28,960</b>     | <b>5,59,560</b>     |
| <b>2.0</b>     | <b>Cash Outflow</b>                                      |                     |                     |                     |
| <b>2.1</b>     | <b>Purchase of Product</b>                               | <b>1,00,000</b>     |                     |                     |
| <b>2.2</b>     | <b>Payment of GB Loan</b>                                | <b>13,840</b>       |                     |                     |
| <b>2.3</b>     | <b>Investment Pay Back (Including Ownership Tr. Fee)</b> | <b>40,000</b>       | <b>40,000</b>       | <b>40,000</b>       |
|                | <b>Total Cash Outflow</b>                                | <b>1,53,840</b>     | <b>40,000</b>       | <b>40,000</b>       |
| <b>3.0</b>     | <b>Net Cash Surplus</b>                                  | <b>1,11,160</b>     | <b>2,88,960</b>     | <b>5,19,560</b>     |

# ***SWOT Analysis***

## **STRENGTH**

- Availability of Products and Services.
- Environment-Friendly.
- Skilled & 10 years experience
- Maintaining quality.

## **WEAKNESS**

- Opponent in same areas
- Strike
- Credit sale

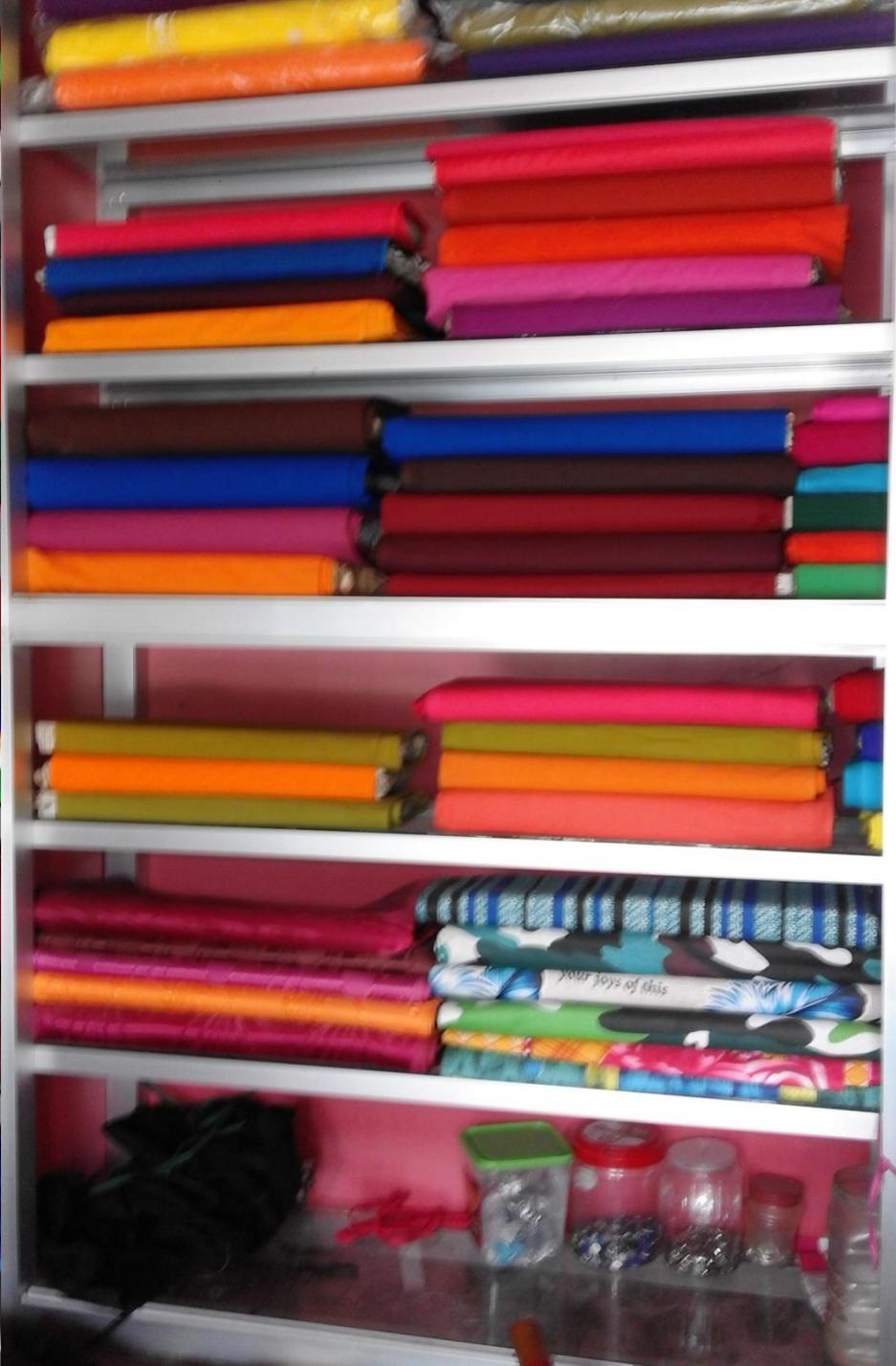
## **OPPORTUNITIES**

- Expansion of business
- To acquire financial solvency

## **THREATS**

- Theft
- Political unrest
- Fire















স্বাক্ষরিত প্রত্যয়ন পত্র

আমি নিম্নে স্বাক্ষর করছি মোঃ আর্না-  
 সুপন; এই মর্মে প্রত্যয়ন করছি যে, আমার  
 একমাত্র পুত্র মোঃ হানিফকে আমার উক্ত  
 দোহান-কৃষক পরিচালনা-কর্তৃক-সকল  
 ক্ষেত্র-বৃক্ষিতা দিলাম। এই কৃষক-প্রতিষ্ঠান  
 আপনাকে মেনেচেন-চলানোর-সময়ে-মর্মে-  
 আমার-অনু-স্থান-ও-অংশ-দোহান-মর্মে-  
 না-দার্থ-কর্তৃক-দার্থ-না। যদি-স্বাক্ষরিত  
 দার্থ-কর্তৃক-আ-আইন-আ-প্রত্যয়ন-  
 মোঃ-২৫-না।

আমি তার উক্ত প্রত্যয়ন করলাম।

স্বাক্ষরিত:

১। মোঃ মোস্তাফিজ

প্রত্যয়ন কর্তৃক স্বাক্ষরিত  
 ✓ মোঃ আর্না সুপন

মোঃ আর্না সুপন

২। মোঃ মোস্তাফিজ



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



নাম: মোঃ হানিফ

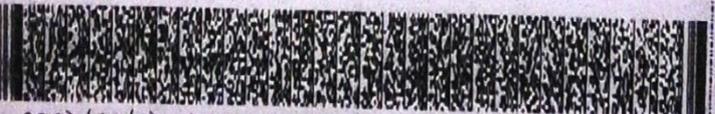
Name: Md. Hanif

পিতা: মোহাম্মদ আলী

মাতা: আলেয়া বেগম

Date of Birth: 01 Jan 1989

ID NO: 5114315998052



৭০০২/৭০/৪২ : ১৯৮৯ চন্দ্রাবত চন্দ্রাবত চন্দ্রাবত চন্দ্রাবত

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকার কর্তৃক প্রস্তুত করা হয়েছে।  
 এতে কোনো পরিবর্তন আনা যাবে না।  
 এতে কোনো পরিবর্তন আনা যাবে না।  
 এতে কোনো পরিবর্তন আনা যাবে না।

# ১৭ নং ভবানীগঞ্জ ইউনিয়ন পরিষদ

ইঃ পিঃ ফরম নং-৭  
১২ (১) নং নিয়ম দ্রষ্টব্য

উপজেলা : লক্ষ্মীপুর সদর, জেলা : লক্ষ্মীপুর।

পেশা ও ব্যবসা বাণিজ্য লাইসেন্স নং- ১৪৪৮

তারিখ : ০৩/০৪/১৮

ক্রঃ নং-

2400

গ্রহীতার অংশ

প্রতিষ্ঠানের নাম :..... বিমানমিল্লাহ ডেইরী এন্ড ফেডারেশন

লাইসেন্স গ্রহীতার নাম :..... মোঃ হান্নান

পিতা/স্বামীর নাম :..... মোঃ মুদন

পেশা ও ব্যবসা চলাইবার স্থান :..... চৌরাসুড়া

ব্যবসার প্রকৃতি :..... ডেইরী

লাইসেন্স ফি বাবত হাল :..... ২০০/- টাকা

বকেয়া :..... ১ টাকা

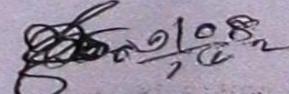
মোট :..... ২০০/- টাকা

কথায় :..... দুই শত টাকা মাত্র প্রাপ্ত হইয়া

অত্র ইউনিয়নের ভিত্তি জুলাই ২০১৭ হইতে জুন ২০১৮ পর্যন্ত

পেশা ও ব্যবসা বাণিজ্য করার জন্য লাইসেন্স দেওয়া হইল।

তাং ০৩/০৪/১৮

  
চেয়ারম্যান





**Presented at SB Design Lab  
On April, 2016 at GT**



**Further Information**

**Grameen Trust**

**Phone No : 9017038**

**Md. Hanif**

**Cell No.-01741366137**