

Proposed NU Business Name: **HAMIDA FASHION TAILORS**



Project identification and prepared by: : Aowlad Hossain,
Feni Sadar Unit, Feni.

Project verified by: Susanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SANA ULLAH
Age	:	04-02-1990 (27 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	04 Brothers, 02 Sisters
Address	:	Vill: Betagaon P.O: Aftab bibir hatt, P.S: Feni sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAMIDA BEGUM
(iii) Father's name	:	MAWLANA KABIR AHMED
(iv) GB member's info	:	Branch: Kuthir Hatt, Centre # 32 (Female), Member ID: 2036 , Group No: 02 Member since: 05-01-2000 To 04-03-2008 (08 Years) First loan: BDT5,000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: Nill
(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	:	05 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-630399
Mother's Contact No.	:	01719-325498
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAMIDA BEGUM joined Grameen Bank since 08 years ago. At first she took taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAMIDA FASHION TAILORS
Location	:	Old Polish quater, Feni
Total Investment in BDT	:	BDT 134,750/-
Financing	:	Self BDT 84,750 (from existing business) 63% Required Investment BDT 50,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft = 100square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant pcs, Shirt pcs, Borkha pcs, Tailoring service etc.▪80% gain on sales..▪The shop is Rented.▪The business is being operated by entrepreneur. Existing 02 employee.▪One will be appointed after receiving equity money.▪Collects goods from Feni.▪Agreed grace period is 3 months.

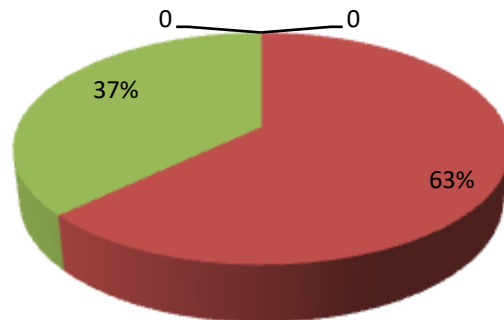
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant pcs, Shirt pcs, Borkha and Service etc.	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less Variable Expense			
Pant pcs, Shirt pcs, Borkha and Service etc.	240	7,200	86,400
Total variable Expense (B)	240	7,200	86,400
Contribution Margin (CM) [C=(A-B)	960	28,800	345,600
Less Variable Expense			
Rent		2,500	30,000
Electricity bill		500	6000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary(Staff)		12,000	144,000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		21,800	261,600
Net Profit (E)= [C-D]		7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Swing machine	2	11000	22,000	0	0	0	22,000
Overlock	1	5000	5,000	0	0	0	5,000
Iron Machine	1	2000	2,000	0	0	0	2,000
Sessores	4	500	2,000	0	0	0	2,000
Shirt pieces	20	350	7,000	50	350	17,500	24,500
Pant pieces	15	450	6,750	30	450	13,500	20,250
Others	0	0	0	0	0	19,000	19,000
Security	1	0	40,000	0	0	0	40,000
	43		84,750	0	0	50,000	134,750

Source of Finance



- Entrepreneur's Contribution 84,750
- Investor's Investment 50,000
- Total 134,750

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Pant pcs, Shirt pcs, Borkha and Service etc.	1500	45000	540000	567000	595350
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
Pant pcs, Shirt pcs, Borkha and Service etc.	300	9000	108000	113400	119070
Total Variable Expense	300	9000	108000	113400	119070
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent			0	0	0
Electric Bill		2,500	30000	360000	4320000
Transportaion		800	9600	10080	10584
Salary (Self)		1,200	14400	14400	14400
Salary (Staff)		5000	60000	60000	60000
Entertainment		12,000	144000	144000	144000
Guard		500	6000	6000	6000
Generator		400	4800	4800	4800
Mobile Bill			0	0	0
Total Fixed Cost (D)		22400	264000	594480	4554984
Net Profit (E)= [C-D]		13600	163200	171360	179928
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	163,200	171360	179928
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143200	294560
	Total Cash Inflow	213,200	314,560	474,488
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	143,200	294,560	454,488

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Caudate College Road,
Salauddin School, Feni Sadar, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







সার এন্ড সেলুন

সোম হামিদা ফ্যাশন রাহ
☎ ০১৮২৪-৬০০০৯৯

সিমা বৃত্ত তৈরিকরবে যেমসিউভে নিখিলেঙ্গা কী শরাস...

হামিদা ফ্যাশন লেডিস এন্ড জেন্টস

এখানে যাবতীয় শার্ট, প্যান্ট, খ্রী-পিচ, বোরকা, এপ্রোন ও স্কুল ড্রেস সেলাই করা হয়।

লেডিস স্পেশালিষ্ট

পুরাকম পুলিশ কোয়ার্টার, ঘোড়াইনীয়া মজরাপা রোড, হাজেরা মন্ডিল, মহিলাশ, ফেনী। মোবায় ০১৮৬০৬০৮৯৫৪



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FAMILY PICTURE

