

Proposed NU Business Name: SOHANI FASHAN TAILORS



Project identification and prepared by: Mominur Rahaman
Dakshinkhan Unit, Dhaka
Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	Sohani aktar zumur
Age	:	14-01-1996 (21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	03 Sisters
Address	:	Vill: dobadia ,P.O:uttarkhan ,P.S: uttarkhan, 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	:	Mossmmat zarna aktar
(iii) Father's name	:	Shohid prodhan
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 64 (Female), Member ID:4917/2 , Group No: 02 Member since: 21-03-2002 (15 Years) First loan: BDT = ,10000 /- Outstanding loan:= 42840/-
Further Information:		
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 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.	:	01767-700359
Family's Contact No.	:	01934-476975
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Zarna aktar joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Sohani Fation Tailors
Location	:	Dobadia,Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 300,000/- (from existing business) 60 % Required Investment BDT 200,000/- (as equity) 40 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Three Pice,Orna,Tham Cloth etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing three employee.▪The shop is rented .▪Collects goods from Gousia, Islampur .▪Agreed grace period is 3 months.

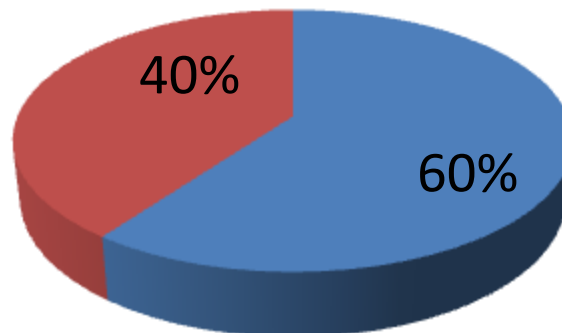
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth	3,000	90,000	1,080,000
Sewing	350	10,500	126,000
Total Sales (A)	3,350	100,500	1,206,000
Less. Variable Expense			
Cloth	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	950	28,500	342,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		1000	12,000
Transportation		1,000	12,000
Mobile Bill		800	9,600
Entertainment		0	0
Salary (sttaf)		10,000	120,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		21,800	261,600
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Three pice	145	650	94250	Three pice	90	650	58,500	152,750
print cloth	500	60	30000	print cloth	50	50	2,500	32,500
kalar cloth	30	55	1650	kalar cloth	30	55	1,650	3,300
baby set	405	250	101250	baby set	350	250	87,500	188,750
palago	200	150	30000	palago	120	150	18,000	48,000
orna	80	150	12000	orna	80	150	12,000	24,000
bray	200	40	8000	bray	120	40	4,800	12,800
shuta	200	30	6000	shuta	120	30	3,600	9,600
			0				0	0
Security Advanced			10000				0	10,000
Others			6850	Others			11,450	18,300
Total			300,000				200,000	500,000

Source of Finance

■ Entrepreneur's contibution 300000
 ■ Investor's Investment 200000
 ■ Total 500000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cloth	4,000	120,000	1,440,000	1,512,000	1,587,600
Sewing	400	12,000	144,000	151,200	158,760
Total Sales (A)	4,400	132,000	1,584,000	1,663,200	1,746,360
Less. Variable Expense					
Cloth	3,200	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		1050	12,600	13,230	13,892
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		960	11,520	12,096	12,701
Entertainment		0	0	0	0
Salary (sttaf)		10,000	120,000	126,000	132,300
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		22,110	265,320	273,186	281,445
Net Profit (E) [C-D]		13,890	166,680	180,414	194,835
Investment Payback			80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	166,680	180,414	194,835
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		86,680	187,094
	Total Cash Inflow	366,680	267,094	381,929
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	86,680	187,094	301,929

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business :
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

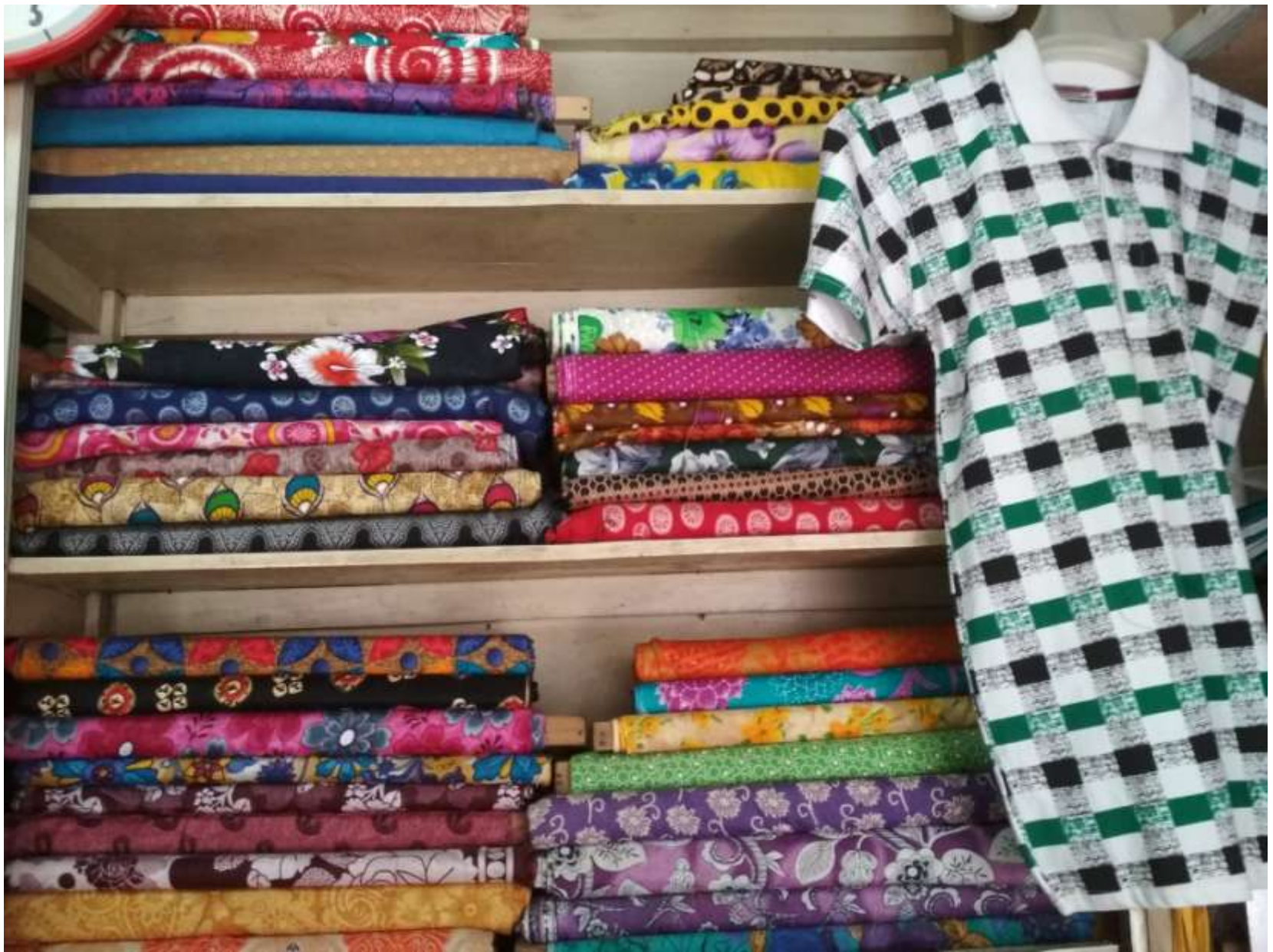
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Calendar

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People's Republic of Bangladesh
Office of the Registrar of Birth and Death
Uttar Khan Union/Parson
Tangra Development Circle, Dhaka
Birth Certificate
Under the Birth and Death Registration (Compulsory Entry) Act, 1964
(Section 10 of the Birth and Death Registration Act, 1964)

Register No. 110

Date of Registration: 10-01-2010

Date of Issue: 10-01-2010

Birth Registration No. *1999828119526046911

Name: Mrs. Nahani Akter Zinnat

Date of Birth: 14-01-1996

Sex: Female

Fourteenth January, Nineteen Hundred Ninety Six

Place of Birth: Plot A/2, Thakalia, Uttar Khan, Dhaka-1100

Father's Name: Mr. Shafiq

Father's Nationality: Bangladeshi

Mother's Name: Mrs. Jerna Begum

Mother's Nationality: Bangladeshi

Permanent Address: Plot A/2, Thakalia, Uttar Khan, Dhaka-1100

Rahman
Registrar of Birth and Death

[Signature]
Deputy Registrar of Birth and Death

(Date of the Registrar's Office)

*The birth registration number is a unique number assigned to each child at the time of registration and remains valid for life.



গ্রামীণ ব্যাংক

গ্রামীণ ব্যাংক নিকট গা..... শাখা

সহজ ধাণের পাশ বই

নাম

সর্গী

স্বাক্ষী নং

৪৩২/১২

গ্রুপ নং

০২

কেন্দ্র নং

০৪

কেন্দ্রের নাম

শ্রীমতী মন্ডল

বই ইস্যুর তারিখ

০৪/০৪

শাখা ব্যবস্থাপকের স্বাক্ষর

০৪/০৪

FAMILY PICTURE

