

Al Fatha Tailors



Project by- Md.Sultan Uddin

Madhobpur Unit
Area 4

Identified By - Md.Ruhul Amin
Verified by- Md. Alhaz Sarkar

GRAMEEN TRUST



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

Name	:	Md.Sultan Uddin
Age	:	02 Jul-1987(30Years)
Marital status	:	Married
Children	:	01 Son 01 Doaughter
No. of siblings:	:	04 Brothers 04 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Monowara Begum
(iii) Father's name	:	Md. Amin Uddin
(iv) GB member's info	:	Branch: Jogadispur Centre : 42/m Group no:02 Loanee no.:5384 Member since:2005-2013 First loan:2000
Further Information:		Existing loan:0 Outstanding: 0
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Class Five

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

Present Occupation	:	Tailor &Shop Keeper
Initial Investment	:	50,000
Trade License		120 (2017-2018)
Business Experience And Training Info	:	12 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01639-859894
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother.. has been a member of Grameen Bank since 2005-2013 (08 years). At first She took 2,000 taka from GB. GB Borrower invested GB Loan in work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Al Fatha Tailors
Address/ Location	:	Nowyapada Bazar, Madhobpur , Hobigonj
Total Investment in BDT	:	2,20,000
Financing	:	Self BDT- 1,70,000 /-(from existing business) 77% Required Investment BDT-50,000 /-(as equity) 23%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business		20 %
(i)% of present gross profit margin	:	20%
(ii) Estimated %of proposed gross profit margin		
(iii) Agreed grace period		1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-1,20,000 Decoration- 30,000 Shop Advance- 20,000	1,70,000		1,70,000
<u>Proposed items:</u>		50,000	50,000
Total Capital	1,70,000	50,000	2,20,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items		
Product name	Unit (Quantity)	Amount
Three Pcs		20,000
Shirt pcs		15,000
Cloth		25,000
lungi		15,000
Machine	02	15,000
Shirt,Pant		30,000
Total Present Stock		1,20,000

Proposed items		
Product Name	Unit (Quantity)	Amount
Cloth		20,000
Winter Dress		30,000
Total Proposed items		50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,000	60,000	7,20,000
<i>Less: Cost of sales (B)</i>	1,600	48,000	5,76,000
Profit (C) [C=(A-B)]	400	12,000	1,44,000
Income from Services	200	6,000	72,000
Gross Profit	600	18,000	2,16,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Night guard bill		100	1,200
Shop Rent		2,000	24,000
Mobile bill		400	4,800
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (..01)		3,000	36,000
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		500	6,000
Non Cash Item:			
Depreciation Expenses(30,000)*10%		250	3,000
<i>Total Operating Cost (F)</i>		13,750	1,65,000
Net Profit (E-F):		4,250	51,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	2,500	75,000	9,00,000	3,000	90,000	10,80,000
Less: Cost of Sale (B)	2,000	60,000	7,20,000	2,400	72,000	8,64,000
Profit (A-B)=(C)	500	15,000	1,80,000	600	18,000	2,16,000
Income from Services	200	6,000	72,000	200	6,000	72,000
Gross Profit	700	21,000	2,52,000	800	24,000	2,88,000
<i>Less: Operating Costs</i>						
Electricity bill		600	7,200		600	7,200
Night guard bill		100	1,200		100	1,200
Shop Rent		2,000	24,000		2,000	24,000
Mobile bill		600	7,200		600	7,200
Present salary/Drawings- self		7,000	84,000		7,500	90,000
Present Salary-Staff 01)		4,000	48,000		4,000	48,000
Conveyance or Transport						
Others (fees, Entertainment, TL renewal)		700	8,400		800	8,400
Non Cash Item:						
Depreciation Expenses		250	3,000		250	3,000
Total Operating Cost		15,250	1,83,000		15,850	1,90,200
Net Profit (C-D) = (E)		5,750	69,000		8,150	97,800
GT payback			30,000			30,000
Retained Income:			39,000			67,800

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	69,000	97,800
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		42,000
	Total Cash Inflow	1,22,000	1,42,800
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	42,000	1,12,800

SWOT ANALYSIS

STRENGTH

- Skilled and experienced
- Relationship with GB
- Good communicational Skill
- Well known businessman

WEAKNESS

- Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft


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



মুদ্রিত ছবি

নাম: মোঃ সুলতান উদ্দিন
 Name: MD. SULTAN UDDIN
 পিতা: মোঃ আমিন উদ্দিন
 মাতা: মোছাঃ মনোয়ারা খাতুন
 Date of Birth: 02 Jul 1987
 ID NO: 36177169109103

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
৯নং নোয়াপাড়া ইউনিয়ন পরিষদ
 মাধবপুর, হবিগঞ্জ।


ব্যবসার অনুমতি পত্র

মেসারঃ সিদ্দিকুল হক বৈশ্য প্রায় ২০০০ বর্গ ফুট
 ঠিকানা: নোয়াপাড়া বাজার ব্যবসার ধরন: উপরোক্ত ব্যবসার জন্য
 দায়িত্ব কি: ২০০৮ কক্ষ: মুহিবুজ্জামান
 উক্ত পরিবেশ করার উপরোক্ত ব্যবসা পরিচালনা করার জন্য ১লা জুলাই ২০০৮ ইং থেকে
 ০০শে জুলাই ২০১১-ই পর্যন্ত অনুমতি প্রদান করা হইল।

মোঃ সুলতান উদ্দিন
 চেয়ারম্যান

তারিখ: ২৭/৬/১১






গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
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নাম: মোছাঃ মনোয়ারা বেগম

Name: MST. MONOWARA BEGUM

স্বামী: মোঃ আমিন উদ্দিন

মাতা: মোছাঃ ফয়জুন্নেজা

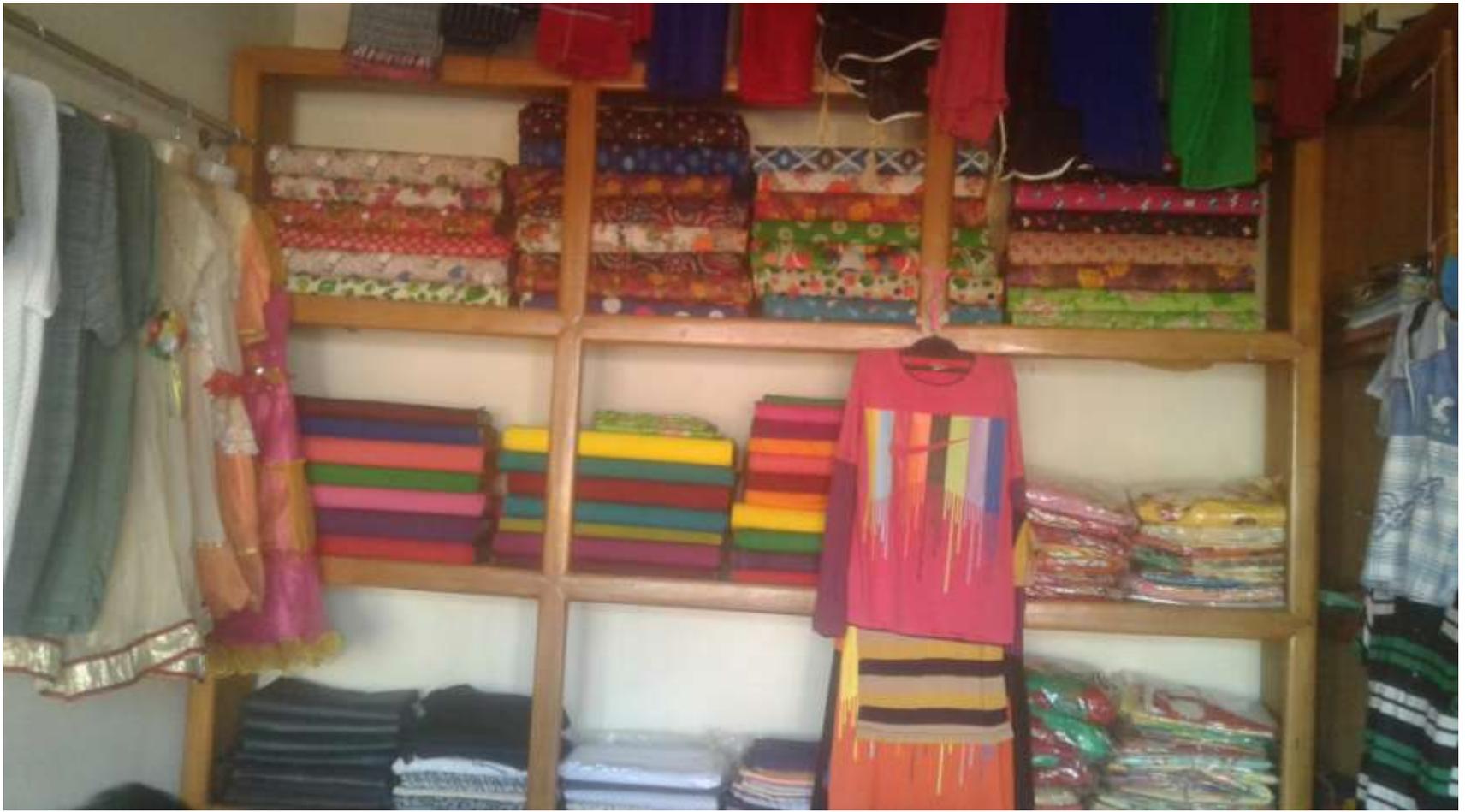
Date of Birth: 10 Apr 1967

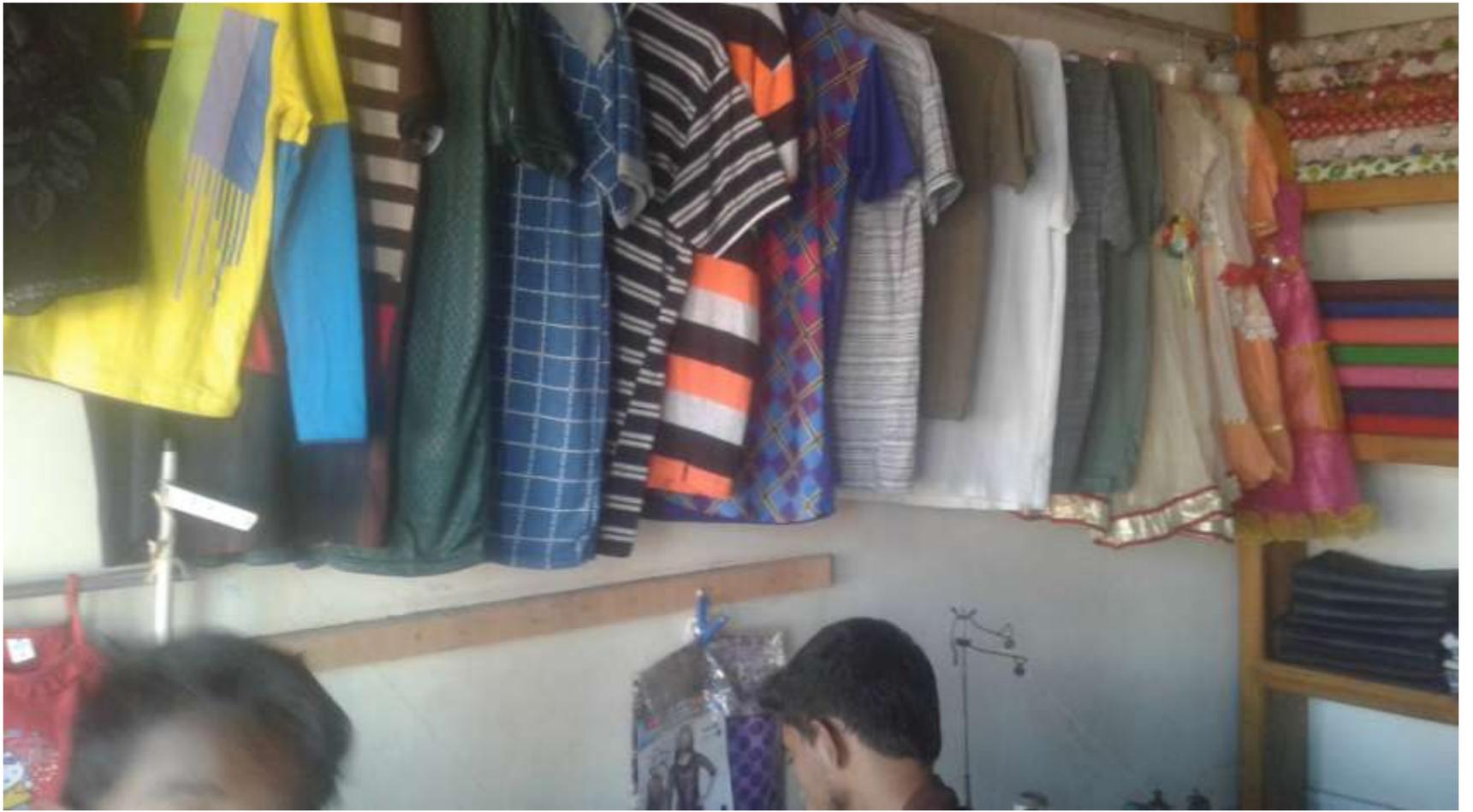
ID NO: **3617169109064**


গ্রামীণ ব্যাংক
 গ্রামীন ব্যাংক

সহজ ঋণের পাশ বই

নাম: মনোয়ারা / আমিন উদ্দিন
 ঠিকানা: ০২/১১/১
 পিতা: ০২
 স্বামী: ০২/০১
 মাতা: মুন্সুরা বেগম
 জন্ম তারিখ: ১০/০৪/১৯৬৭
 গ্রাম/পোস্ট/থানা: গাজীপুর















thank
you!