

**Proposed NU Business Name: TAMANNA TAILORS AND SEWING CENTRE AND FABRICS**



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Project verified by: Md Rofiquel Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD ISMAIL HOSSAIN (RIPON)</b>
Age	:	25-03-1981 (34 Years)
Education, till to date	:	Class five
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Sonarkhola P.O: Dakshinkhan, P.S: Dakshinkhan 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	:	<b>MOSLA</b>
(iii) Father's name	:	<b>MD KALU MATOBBAR</b>
(iv) GB member's info	:	Branch: Dakshinkhan Uttara , Centre # 07 (Female), Member ID: 1291, Group No: 03 Member since: 04-09-1986 (29 Years) First loan:1,500 taka.
Further Information:		Existing loan: BDT 1,00,000 Outstanding loan: BDT 26,476
(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	:	Fifteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-615351
Mother Contact No.	:	01676-996766
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

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

MOSLA is a member of Grameen Bank since 29 years. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TAMANNA TAILORS AND SEWING CENTRE AND FABRICS</b>
Location	:	Dakshinkhan bazaar, Dhaka
Total Investment in BDT	:	BDT 4,50,200
Financing	:	Self BDT 2,50,200 (from existing business) 56% Required Investment BDT 2,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	28 ft x 12 ft= 336 square ft
Security of shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"><li>▪All kinds of cloths like; T-Shirt, Pant piece, Shirt piece, Blazer are sewing and selling here.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing four artisans.</li><li>▪After getting equity fund three artisans will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Islampur, Tongi, Dakshinkhan,Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

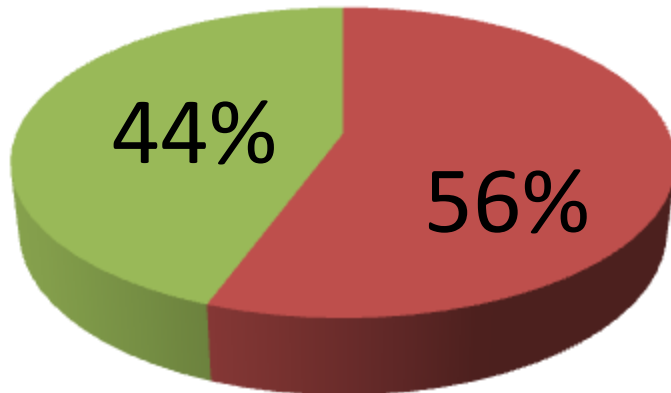
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloths	6,000	180,000	2,160,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>			
Cloths and Accessories	4,500	135,000	1,620,000
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity bill		1,500	18,000
Generator bill		120	1,440
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		26,000	312,000
Entertainment		400	4,800
<b>Total fixed Cost (D)</b>		<b>35,820</b>	<b>429,840</b>
<b>Net Profit (E) [C-D]</b>		<b>9,180</b>	<b>110,160</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
T-Shirts cloths (200 yard x 85)	17,000	34,000	51,000
Pant cloths (180 x 190)	34,200	47,500	81,700
Long cloths (500 x 140)	70,000	70,000	1,40,000
Shirt piece (80 x 300)	24,000	30,000	54,000
Blazer (15 x 4,000)	60,000	16,000	76,000
Machine (7 x 5,000)	35,000	-	35,000
Accessories	10,000	2,500	12,500
<b>Total</b>	<b>2,50,200</b>	<b>2,00,000</b>	<b>4,50,200</b>

## Source of Finance



- Entrepreneur's Contribution 250,200
- Investor's Investment 200,000
- Total 450,200

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Cloths	9,000	270,000	3,240,000	3,402,000	3,572,100
<b>Total Sales (A)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>	<b>3,402,000</b>	<b>3,572,100</b>
<b>Less. Variable Expense</b>					
Cloths and Accessories	6,750	202,500	2,430,000	2,551,500	2,679,075
<b>Total variable Expense (B)</b>	<b>6,750</b>	<b>202,500</b>	<b>2,430,000</b>	<b>2,551,500</b>	<b>2,679,075</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,250</b>	<b>67,500</b>	<b>810,000</b>	<b>850,500</b>	<b>893,025</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity bill		1,500	18,000	19,000	20,000
Mobile bill & SMS Monitoring		400	4,800	5,300	6,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		38,000	456,000	456,000	456,000
Entertainment		500	6,000	7,000	8,000
<b>Non Cash Item</b>					
Depreciation		583	7,000	7,000	7,000
<b>Total Fixed Cost</b>		<b>48,983</b>	<b>587,800</b>	<b>592,300</b>	<b>597,000</b>
<b>Net Profit (E) [C-D]</b>		<b>18,517</b>	<b>222,200</b>	<b>258,200</b>	<b>296,025</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	222,200	258,200	296,025
1.3	Depreciation (Non cash item)	7,000	7,000	7,000
1.4	Opening Balance of Cash Surplus		149,200	334,400
	<b>Total Cash Inflow</b>	<b>429,200</b>	<b>414,400</b>	<b>637,425</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>149,200</b>	<b>334,400</b>	<b>557,425</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:08  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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# FAMILY PICTURE

