

Proposed NU Business Name: **SAKIB TAILORS & BOSTRALOY**



Project identification and prepared by: Kajem Uddin,
Bashon Unit, Gazipur

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	NOURIN AKTER
Age	:	27-07-1993 (23 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Chondona, P.O: Chondona, P.S: Gazipur Sadar, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAHANA KHANOM
(iii) Father's name	:	MD NURU MIAH
(iv) GB member's info	:	Branch: Bashon, Centre # 98 (Female), Member ID: 10204, Group No: 03 Member since: 08-04-2006 (10 Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 25,800/-
(v) Who pays GB loan installment	:	Parents
(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	:	Four years experience in running business. She has one years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01684-031273
Mother's Contact No.	:	01715-208000
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

SHAHANA KHANOM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing & home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SAKIB TAILORS & BOSTRALOY
Location	:	Chandona, South para, Gazipur
Total Investment in BDT	:	BDT 59,000/-
Financing	:	Self BDT 9,000/- (from existing business) 15% Required Investment BDT 50,000/- (as equity) 85%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪ All kinds of cloth like; Three piece, Veil are sewing and selling here. ▪ Average 15% gain on sales. ▪ Average 60% gain on sewing. ▪ The business is operating by entrepreneur. Existing no employee. ▪ The shop is owned. ▪ Collects goods from Joydebpur, Gazipur. ▪ Agreed grace period is 3 months.

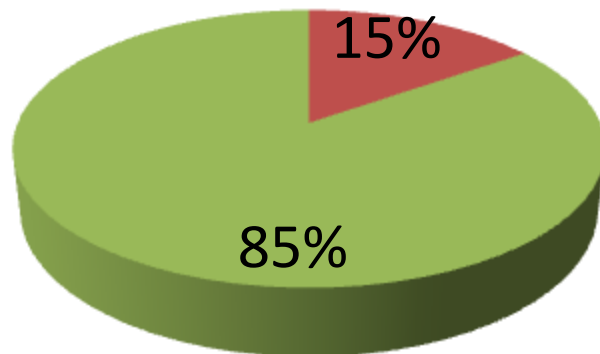
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	335	10,050	120,600
Sewing	200	6,000	72,000
Total Sales (A)	535	16,050	192,600
Less. Variable Expense			
Cloths	285	8,543	102,510
Sewing	80	2,400	28,800
Total variable Expense (B)	365	10,943	131,310
Contribution Margin (CM) [C=(A-B)]	170	5,108	61,290
Less. Fixed Expense			
Electricity Bill		200	2,400
Mobile Bill		100	1,200
Salary (self)		3,000	36,000
Transportation		200	2,400
Entertainment		100	1,200
Total fixed Cost (D)		3,600	39,600
Net Profit (E) [C-D]		1,508	21,690

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Long Cloth (15 yard x50)	750	25,000	25,750
Print Long Cloth (20 yard x 50)	1,000	20,000	21,000
Three piece (2 x 400)	800	5,000	5,800
Scarf (5 x 90)	450	0	450
Sewing Machine	6,000	0	6,000
Total	9,000	50,000	59,000

Source of Finance



- Entrepreneur's Contribution 9,000
- Investor's Investment 50,000
- Total 59,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	700	21,000	252,000	264,600
Sewing	400	12,000	144,000	151,200
Total Sales (A)	1,100	33,000	396,000	415,800
Less. Variable Expense				
Cloths	595	17,850	214,200	224,910
Sewing	160	4,800	57,600	60,480
Total variable Expense (B)	755	22,650	271,800	285,390
Contribution Margin (CM) [C=(A-B)]	345	10,350	124,200	130,410
Less. Fixed Expense				
Electricity Bill		200	2,400	3,000
Mobile Bill		200	2,400	3,000
Salary (self)		3,000	36,000	36,000
Transportation		400	4,800	6,500
Entertainment		100	1,200	1,500
Non Cash Item				
Depreciation		100	1,200	1,200
Total Fixed Cost		4,000	48,000	51,200
Net Profit (E) [C-D]		6,350	76,200	79,210
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	76,200	79,210
1.3	Depreciation (Non cash item)	1,200	1,200
1.4	Opening Balance of Cash Surplus		47,400
	Total Cash Inflow	127,400	127,810
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	47,400	97,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
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









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: নওরিন আক্তার
Name: NOURIN AKTER

পিতা: মোঃ নূর মিয়া

মাতা: শাহানা খানম

Date of Birth: 27 Jul 1993

ID NO: 19933313023000003

নওরিন আক্তার

হোমিওপ্যাথি: হুজুরা সুলতানা-নূরুন্নাহার হোসেন।
হোমিওপ্যাথি: হুজুরা সুলতানা-নূরুন্নাহার হোসেন।
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য
কোথাও পাঠানো গেলে সিকিটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

বিতরণ: গ্রাম/ডাঙা: চন্দনা (পাট), চন্দনা (পাট), ডাকঘর: চন্দনা - ১৭০২,
গাজীপুর সদর, গাজীপুর সিটি কর্পোরেশন, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৭/০৯/২০১৩



নওরিন আক্তার

জাতীয় পরিচয়

স্বাক্ষর

উদ্দেশ্যে

উদ্দেশ্য: মোঃ নওরিন
হোসেন

FAMILY PICTURE

