

## Proposed NU Business Name: **JAKIR TAILORS**



Project identification and prepared by: Md. Najim Uddin,  
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>MD, ZAKIR HOSSEN</b>
Age	:	26-07-1984 (32 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Post Kamuri, P.O: Pongbajjora, P.S: Nagorpur, Dist: Tangail
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>MST SURJA VANU</b>
(iii) Father's name	:	<b>MD. WAJED ALI</b>
(iv) GB member's info	:	Branch: Post kamari, Centre # 43(Female), Member ID: 3115, Group No: 06 Member since: 2-2-2005 (11Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 27914
(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	:	13 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.	:	01721-602283
Mother's Contact No.	:	01747-490299
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST SURJA VAN** joined Grameen Bank since 11 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAKIR TAILORS</b>
Location	:	Nagorpur road, Pongbaijora
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 140,000/-(from existing business) 64% Required Investment BDT 80,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25ft x 10ft= 250 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cloths item , tailoring business.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employees.</li><li>▪Collects goods from Tangail.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

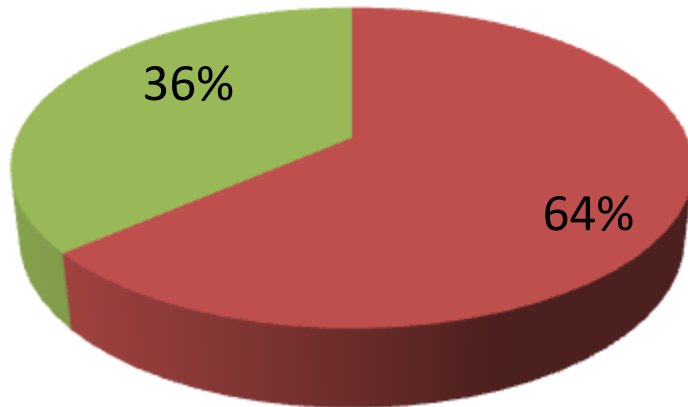
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Tailoring business	2500	75000	900000
<b>Total sales (A)</b>	2500	75000	900000
<b>Less Variable Exp.</b>			
Tailoring business	1750	52500	630000
<b>Total Variable exp. (B)</b>	1750	52500	630000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		400	4800
Transportation		640	7680
Salary (self)		5000	60000
Salary (staff)		10000	120000
Entertainment		365	4380
Guard		100	1200
Mobile		300	3600
<b>total fixed cost (D)</b>		17805	213660
<b>Net profit (E) [C-D]</b>		<b>4695</b>	<b>56340</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
3pcs	80	750	60,000	20	700	14,000	74,000
Sharee	39	500	19,500	100	500	50,000	69,500
Lungi	23	250	5,750			0	5,750
Shirt pcs	41	250	10,250			0	10,250
Pant pcs	35	300	10,500			0	10,500
cloth , long cloth	20	40	800	10	1600	16,000	16,800
sana cloth	200	45	9,000			0	9,000
Borka	9	350	3,150			0	3,150
Genji	30	35	1,050			0	1,050
Security			20,000				20,000
<b>Total</b>	<b>477</b>		<b>140,000</b>	<b>130</b>		<b>80,000</b>	<b>220,000</b>

## Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 80,000
- Total 220,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Tailoring business	3160	94800	1137600	1194480	1254204
<b>Total Sales (A)</b>	<b>3160</b>	<b>94800</b>	<b>1137600</b>	<b>1194480</b>	<b>1254204</b>
less variable Expenses					
Tailoring business	2212	66360	796320	836136	877942.8
Total variable Expenses (B)	2212	66360	796320	836136	877942.8
<b>Contribution Margin (CM)= (A-B)</b>	<b>948</b>	<b>28440</b>	<b>341280</b>	<b>358344</b>	<b>376261.2</b>
<b>Less Fixed Expenses</b>					
Rent		1000	12000	12000	12000
Electricity bill		400	4800	4800	4800
Transportation		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Salary (staff)		10000	120000	120000	120000
Entertainment		500	6000	6000	6000
Guard		100	1200	1200	1200
Mobile		400	4800	4800	4800
Total Fixed Cost		18400	220800	220800	220800
<b>Net Profit (E) (C-D)</b>		<b>10040</b>	<b>120480</b>	<b>137544</b>	<b>155461.2</b>
Investment Payback			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	120,480	137,544	155461.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88,480	194024
	<b>Total Cash Inflow</b>	200480	226024	349485.2
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	
3	<b>Net Cash Surplus</b>	88,480	194024	317485.2

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 1 Years: 13  
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











Handmade



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"हैलू म्या ब्रिगेट्स् स्पोक  
ए म्या अ थामन  
अमे डीएन. लो डीए म्या"

विक्रम







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मौलिक शिक्षा  
सर्व शिक्षा अभियान  
एन सी ई आर - १०० दिवस - १००%



विकास  
ककम















# FAMILY PICTURE

