

**Proposed NU Business Name: BISMILLAH LADIES TAILARS**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Abu Bakkar Siddique



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

Name	:	<b>NURJAHAN ISLAM</b>
Age	:	07-10-1985 (32Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Chamurkhan P.O Kanchkura, 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	:	<b>Forida Islam</b>
(iii) Father's name	:	<b>Late Nurul Islam</b>
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 24 (Female), Member ID: 2166, Group No: 04 Member since: 21-05-2002 (15Years) First loan: BDT 5,000 /- Outstanding loan: 26,900/-
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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.	:	0741-488733
Family's Contact No.	:	01741-488733
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Farida Islam** joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Bismillah ladies Tailars</b>
Location	:	Chamurkhan,Kanchkura,Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	Own House
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Three pice Than cloth Retailer etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is Owner</li><li>▪Collects goods from Islampur, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

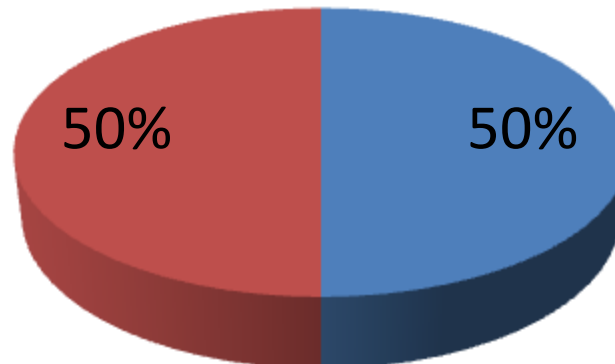
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shirt,pant pice, Than cloth etc	800	24,000	288,000
sweing	175	5,250	63,000
<b>Total Sales (A)</b>	<b>975</b>	<b>29,250</b>	<b>351,000</b>
<b>Less. Variable Expense</b>			
Shirt,pant pice, Than cloth etc	600	18,000	216,000
<b>Total variable Expense (B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		300	3,600
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,750</b>	<b>57,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Three pice	25	800	20000	Three pice	30	800	24,000	44,000
Than cloth	50	90	4500	Than cloth	200	75	15,000	19,500
			0	Baby set	100	100	10,000	10,000
Machinaries			20000				0	20,000
Security Advanced							0	0
Others			5500	Others			1,000	6,500
<b>Total</b>			<b>50,000</b>				<b>50,000</b>	<b>100,000</b>

## Source of Finance

■ Entrepreneur's contibution 50000 
 ■ Investor's Investment 50000 
 ■ Total 100000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Shirt,pant pice, Than cloth etc	1,500	45,000	540,000	567,000	595,350
sweing	200	6,000	72,000	75,600	79,380
<b>Total Sales (A)</b>	<b>1,700</b>	<b>51,000</b>	<b>612,000</b>	<b>642,600</b>	<b>674,730</b>
<b>Less. Variable Expense</b>					
Shirt,pant pice, Than cloth etc	1,200	36,000	432,000	453,600	476,280
<b>Total variable Expense (B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		525	6,300	6,615	6,946
Transportation		550	6,600	6,930	7,277
Mobile Bill		240	2,880	3,024	3,175
Entertainment		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		333	4,000	4,000	4,000
<b>Total Fixed Cost</b>		<b>6,948</b>	<b>83,380</b>	<b>84,349</b>	<b>85,366</b>
<b>Net Profit (E) [C-D)</b>		<b>8,052</b>	<b>96,620</b>	<b>104,651</b>	<b>113,084</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	96,620	104,651	113,084
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		80,620	169,271
	<b>Total Cash Inflow</b>	<b>150,620</b>	<b>189,271</b>	<b>286,355</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>80,620</b>	<b>169,271</b>	<b>266,355</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business :05 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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৬৯



মহাজ্ঞানের দাশাবহে

স্বাক্ষর  
১৯৬৩

নাম	২৮ বিদ্যা বঙ্গম
কেন্দ্রের নাম	আমার কেন্দ্র
শাখা	শাশীণ ব্যাংক লিমিটেড হাট টাওয়ার



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



নাম: মুহাম্মাদুল ইসলাম  
 Name: Muhammad Islam  
 পিতা: মুহাম্মাদুল ইসলাম  
 মাতা: জামিলা ইসলাম  
 Date of Birth: 07 Oct 1985  
 ID NO: 2619676139367

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটিতে ভুলত্রুটি থাকলে এবং  
 কোনো ক্ষতি হলে এতে সিলমুদ্র দেওয়া হবে। এটি হারিয়ে গেলে বা নষ্ট হলে নতুন করে আবেদন  
 করা হবে।

উপস্থাপন, পরিচালনা: ৯৫০/৯৮/৯, রাজস্ব সচিবালয়, হাটুগাঁও, ঢাকা-১০০০।  
 - ১৫৫৫, উত্তর মন, ঢাকা

রক্তের গ্রুপ / Blood Group: A+

জাতীয় পরিচয়পত্র প্রদানের তারিখ: ১১/১১/১৫০০







# FAMILY PICTURE