

Proposed NU Business Name: **ZISHAN TAILORS**



Project identification and prepared by: Md. Hafijur Rahman,
Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	DELOWAR HOSSAIN
Age	:	08-07-1982 (34 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	1 Son 1 daughters
No. of siblings:	:	1 Brothers 2 Sister
Address	:	Vill: Singgardigy, P.O: Mawna P.S: Shreepur, 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	:	HAJERA KHATUN
(iii) Father's name	:	ABD: RASHID MIHA
(iv) GB member's info	:	Branch: Mawna Shreepur, Centre # 23(Female), Member ID: 1805, Group No: 02 Member since: 28-10-1998(12 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 16,000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	8 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.	:	01747-071440
Mother's Contact No.	:	01741-598968
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAJERA KHATUN joined Grameen Bank since 12 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ZISHAN TAILORS
Location	:	Kawran Bazar
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 70,000/-(from existing business) 50% Required Investment BDT 70,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120square ft
Security of the shop	:	BDT 15,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tailoring business.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Baburhat, Islampur.▪Agreed grace period is 3 months.

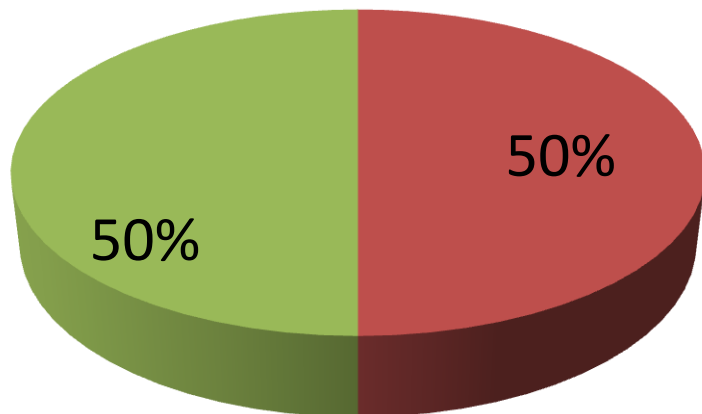
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths & Tailoring	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Cloths & Tailoring	2,000	60,000	7,20,000
Total variable Expense (B)	2,000	60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]	5,00	15,000	1,80,000
Less. Fixed Expense			
Rent		5,00	6,000
Electricity Bill		5,00	6,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Entertainment		3,00	3,600
Generator Bill		2,00	2,400
Transportation		1,000	12,000
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt Piece (50 x 300)	15,000	15,000	30,000
Pant Piece (30 x 400)	12,000	10,000	28,000
Print Cloth (500 x 50)	25,000	30,000	55,000
School Dries (100x120)	12,000	8,400	20,400
Panjabi Cloth(100 x 120)	6,000	6,600	12,600
Total	70,000	70,000	1,40,000

Source of Finance



■ Entrepreneur's Contribution 70,000

■ Investor's Investment 70,000

■ Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths & Tailoring	4,000	1,20,000	1,440,000	1,512,000
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000
Less. Variable Expense				
Cloths & Tailoring	3,200	96,000	1,152,000	1,209,600
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600
Contribution Margin (CM) [C=(A-B)	8,00	24,000	2,88,000	3,02,400
Less. Fixed Expense				
Rent		5,00	6,000	6,000
Electricity Bill		8,00	9,600	10,500
Mobile Bill		4,00	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		5,00	6,000	6,500
Generator Bill		300	3,600	4,000
Salary (staff)		3,000	36,000	36,000
Total Fixed Cost		10,500	1,26,000	1,28,500
Net Profit (E) [C-D]		13,500	162,000	1,73,900
Investment Payback			42,000	42,000

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	70,000	
1.2	Net Profit	162,000	1,73,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,20,000
	Total Cash Inflow	2,32,000	2,93,900
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,12,000	42,000
3	Net Cash Surplus	1,20,000	2,51,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 08 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



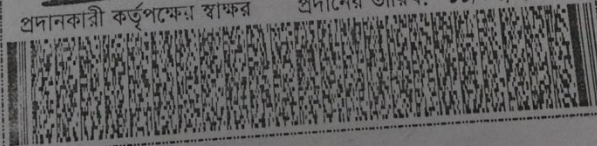
নাম: দেলোয়ার হোসেন
Name: DALOWAR HOSSAIN
পিতা: আব্দুল রশিদ মিয়া
মাতা: হাজেরা খাতুন
Date of Birth: 08 Jul 1982
ID NO: 3318647499356

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: সিংগারদিঘী, মাওনা, ডাকঘর: মাওনা - ১৭৪০, শ্রীপুর, গাজীপুর

রক্তের গ্রুপ / Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১১/০৬/২০০৮



FAMILY PICTURE

