

Proposed NU Business Name: IQBAL TAILORS



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Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD IQBAL HOSSAIN
Age	:	22-07-1982 (34 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	02 Brothers & 1 Sister
Address	:	Vill: Sat baria, P.O: Motigonj, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. MOST FIROZA BEGUM
(iii) Father's name	:	LATE. ISMAIL SHEIKH
(iv) GB member's info	:	Branch: Chor Chandia Sonagazi, Centre # 32 (Female), Member ID: 3303, Group No: 06 Member since: 12-06-2001 to 2011 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-, Outstanding loan: /-
(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	:	07 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.	:	01864-721153
Mother's Contact No.	:	01869-183228
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. MOST FIROZA BEGUM 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 business.

Proposed Nobin Udyokta Business Info

Business Name	:	IQBAL TAILORS
Location	:	Satbaria Sonagazi, Feni
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 7 ft= 84 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like, cloths item etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪Collects goods from Sonagazi. ▪The farm is owned. ▪Agreed grace period is 3 months.

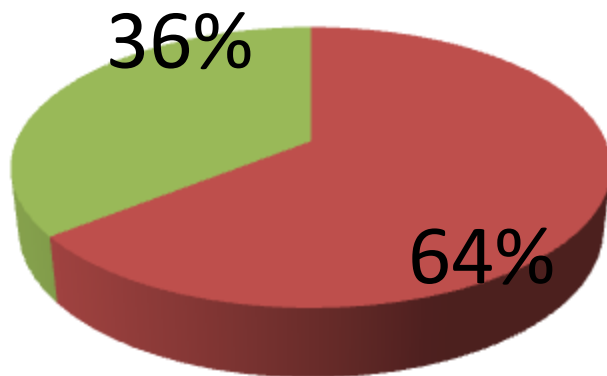
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths Item	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Cloths Item	68,000	816,000
Total variable Expense (B)	68,000	816,000
Contribution Margin (CM) [C=(A-B)]	12,000	144,000
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	300	3,600
Total fixed Cost (D)	6,500	78,000
Net Profit (E) [C-D]	5,500	66,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sewing Machine	2	5500	11,000	0	0	0	11,000
Shirt Piece	10	350	3,500	20	350	7,000	10,500
Three piece	100	700	70,000	30	700	21,000	91,000
Others	1	5500	5,500	0	0	0	5,500
Long Cloth	0	0	0	400	55	22,000	22,000
Total	113		90,000	450		50,000	140,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths Item	110,000	1,320,000	1,386,000	1,455,300
Total Sales (A)	110,000	1,320,000	1,386,000	1,455,300
Less. Variable Expense				
Cloths Item	93,500	1,122,000	1,178,100	1,237,005
Total variable Expense (B)	93,500	1,122,000	1,178,100	1,237,005
Contribution Margin (CM) [C=(A-B)]	16,500	198,000	207,900	218,295
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	500	6,000	7,000	7,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	600	7,200	8,000	8,000
Entertainment	300	3,600	4,000	4,500
Total Fixed Cost	6,700	80,400	83,000	84,500
Net Profit (E) [C-D]	9,800	117,600	124,900	133,795
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	117,600	124,900	133,795
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		97,600	202,500
	Total Cash Inflow	167,600	222,500	336,295
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	97,600	202,500	316,295

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







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লেডিস টেইলার্স
এন্ড ট্রেনিং সেন্টার

মো: ইকবাল মোবাঃ-০১৪৬৭৯২১১৫৩

শেখদী, যাত্রাবাড়ী, ঢাকা। মোবাঃ ০১৯১৬-২৬৪৬২৩

বিঃ দ্রঃ এখানে অভিজ্ঞ ইলেকট্রিশিয়ান পাওয়া যায়।





FAMILY PICTURE

