

Proposed NU Business Name: **DALIYA FABRICS & TAILORS**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSAMMAT DALIYA
Age	:	01-02-1986 (29 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers 2 Sisters
Address	:	Vill: Dakshinkhan, P.O: Dakshinkhan, P.S: Dakshinkhan, 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	:	MOST. SAMSUN NAHAR
(iii) Father's name	:	MD BILLAL HOSSAIN
(iv) GB member's info	:	Branch: Dakshinkhan Uttara, Centre # 16 (Female), Member ID: 1679, Group No: 04 Member since: 02-01-2007 (08 Years) First loan: 15,000 taka.
Further Information:		Existing Loan: BDT 60,000 Outstanding loan: BDT 33,440
(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.)	:	Tailoring & Fabrics business.
Business Experiences and Training Info	:	Three years experience in running business. She worked in a Garments for five years and also learn pattern making from a local trainer.
Other Own/Family Sources of Income	:	Fish business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-943312
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

Most Samsun Nahar (mother of NU) joined Grameen Bank since 08 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

BRIEF HISTORY OF MY NOBIN UDYOKTA PROJECT.

Before starting my business I was a garments worker for five years. Then I started cloth business in my living room with small capital of BDT 30,000. After three Years my capital raised in BDT 1,00,000. My first NU project was approve in 10th August 2014 at 23rd Yunus Centre Social Business Design Lab and received equity fund BDT 50,000 at 3rd September 2015 from GSSBL.

- The total investment was [GSSBL equity (BDT 50,000 + NU equity (BDT 1,00,000)]= BDT 1,50,000
- Net Profit : BDT 1,26,000
- Investment payback : BDT 60,000 (Including ownership transfer fee)
- Surplus & reinvest: BDT 66,000 (In first year)
- Present valuation: BDT 2,16,000
- Growth: 44 %(Last year)

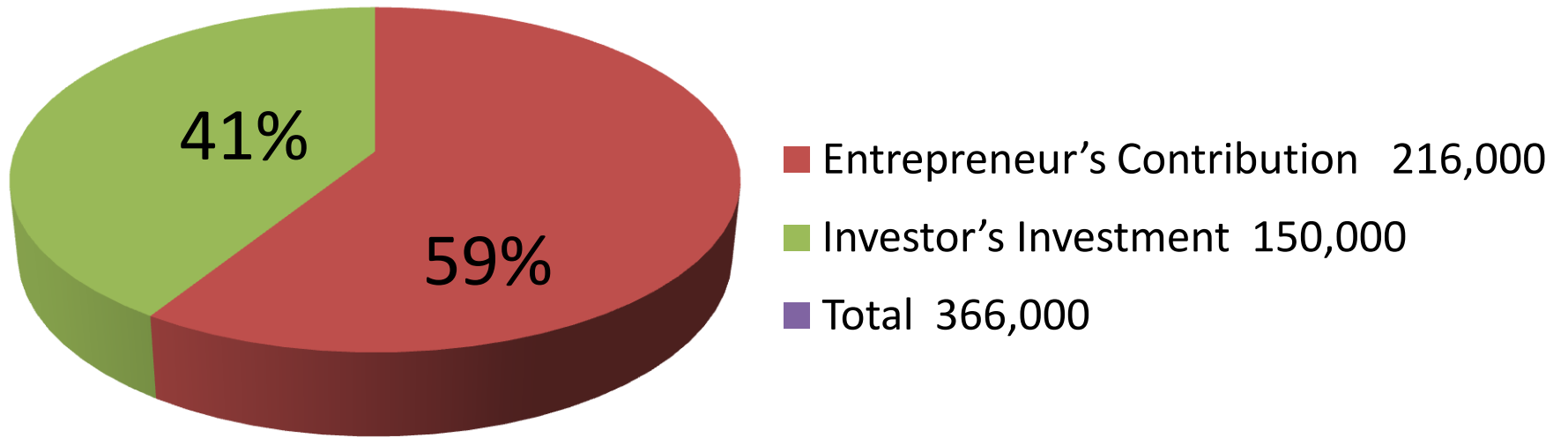
Proposed Nobin Udyokta Business Info

Business Name	:	DALIYA FABRICS & TAILORS
Location	:	Dakshinkhan (Mia Para, Thana Mor), Uttara, Dhaka
Total Investment in BDT	:	BDT 3,66,000
Financing	:	Self BDT 2,16,000(from existing business) 59% Required Investment BDT 1,50,000(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Three piece, Long cloth, Sharee, Lungi, Mosquito net, Shoes, Cosmetics, kids cloths etc. ▪All kinds of ladies cloth are sewing here. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing three artisans. ▪After getting equity fund one artisans will be appointed. ▪The shop is rented. ▪Collects goods from Islampur, Uttara, Dhaka. ▪Agreed grace period is 4 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths, Shoes, Cosmetics etc	3,500	105,000	1,260,000
Sewing	700	21,000	252,000
Total Sales (A)	4,200	126,000	1,512,000
Less. Variable Expense			
Cloths, Shoes, Cosmetics etc	2,800	84,000	1,008,000
Sewing Accessories	140	4,200	50,400
Total variable Expense (B)	2,940	88,200	1,058,400
Contribution Margin (CM) [C=(A-B)]	1,260	37,800	453,600
Less. Fixed Expense			
Rent		3,000	36,000
Electricity bill		600	7,200
Mobile Bill		300	3,600
Transportation		1,500	18,000
Salary (self)		6,000	72,000
Salary (staff)		15,000	180,000
Entertainment		300	3,600
Total fixed Cost (D)		26,700	320,400
Net Profit (E) [C-D]		11,100	133,200

Source of Finance



Project analysis (first time)

Opening		Closing	
Particular	Amount (BDT)	Particular	Amount (BDT)
Sharee	20,500	Sharee	16,800
Three Piece	29,500	Three Piece	31,200
Shawl	20,000	Lungi	4,560
Lungi	14,000	kids Cloths	4,000
kids Cloths	16,000	Mosquito Net	800
Bed Sheet	20,000	Long Cloth	46,200
Napkin	14,000	Cosmetics	10,000
Mosquito Net	16,000	Leather Shoes	22,500
		Barmis Shoes	8,800
		Plastic Shoes	2,000
		Thread Jar	1,575
		Others	11,565
		Showcase	8,000
		Shelf	30,000
		Sewing Machine	18,000
Total	1,50,000		2,16,000

Investment Breakdown (Propose business)

Particulars	Existing	Proposed	Proposed Total
Three piece (52 x 600)	31,200	30,000	61,200
Long Cloth (1050 x 44)	46,200	40,000	86,200
Sharee (35 x 480)	16,800	20,000	36,800
Lungi (12 x 380)	4,560	5,000	9,560
Mosquito Net (4 x 200)	800	-	800
Leather shoe (150 x 150)	22,500	15,000	37,500
Barmis shoe (160 x 55)	8,800	5,000	13,800
Cosmetics	10,000	20,000	30,000
Plastic shoe (10 x 200)	2,000	-	2,000
Thread Jar (15 x 105)	1,575	-	1,575
Kids Cloth (20 x 200)	4,000	15,000	19,000
Others	11,565	-	11,565
Sewing Machine (3 x 6,000)	18,000	-	18,000
Showcase(2 x 4,000)	8,000	-	8,000
Shelf (2 x 15,000)	30,000	-	30,000
Total	2,16,000	1,50,000	3,66,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths, Shoe, Cosmetics etc	5,000	150,000	1,800,000	1,890,000
Sewing	1,000	30,000	360,000	378,000
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
Cloths, Shoe, Cosmetics etc	4,000	120,000	1,440,000	1,512,000
Sewing Accessories	200	6,000	72,000	75,600
Total variable Expense (B)	4,200	126,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	1,800	54,000	648,000	680,400
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity bill		600	7,200	8,000
Mobile Bill & SMS Monitoring		400	4,800	5,500
Transportation		2,000	24,000	26,000
Salary (self)		6,000	72,000	72,000
Wages (staff)		20,000	240,000	240,000
Entertainment		300	3,600	4,000
Non Cash Item				
Depreciation		933	11,200	11,200
Total Fixed Cost		33,233	398,796	390,700
Net Profit (E) [C-D]		21,767	261,200	289,700
Investment Payback			90,000	90,000

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	150,000	
1.2	Net Profit	261,200	289,700
1.3	Depreciation (Non cash item)	11,200	11,200
1.4	Opening Balance of Cash Surplus		182,400
	Total Cash Inflow	422,400	483,300
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	182,400	393,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 03 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

Old Picture of Daliya Project



Old Picture of Daliya Project



Old Picture of Daliya Project



Present Scenario (After one year)





















ইউ,পি ফরম-১৩
পরিশিষ্ট-১৩



পোস্ট : দক্ষিণখান, থানা : দক্ষিণখান, ঢাকা-১২৩০

ট্রেড লাইসেন্স

লাইসেন্স নং 1075

তারিখ ০২/০৯/২০১৪

প্রতিষ্ঠানের নাম

ডোমিয়া ডেন্টাল সেন্টার

মালিক ১।

ডোমিয়া ডেন্টাল সেন্টার

পিতা/স্বামীর নাম

মোঃ আব্দুল হ্যামিদ

২।

পিতা/স্বামীর নাম

৩।

পিতা/স্বামীর নাম

ঠিকানা

হাফিজুল হান্নান রুম্মাট রোড, মোঃ হান্নান, ঢাকা-১২৩০

ব্যবসার ধরণ

ক্যাফে রিস্টুরেন্ট

উল্লেখিত প্রতিষ্ঠানের অনুকূলে

৬০০/-

কথায় ছয় শত

টাকা

লাইসেন্স ফি গ্রহণ করিয়া ২০১৪-২০১৫ সালের জন্য ব্যবসা পরিচালনার অনুমতি দেওয়া হইল।

৩০-০৬-২০১৫ সন পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বছর নবায়ন করিতে হইবে।

লেখকের স্বাক্ষর

সচিবের স্বাক্ষর

চেয়ারম্যানের স্বাক্ষর

মোঃ মাহবুব আলম
সচিব

দক্ষিণখান আদর্শ ইউনিয়ন পরিষদ
দক্ষিণখান, ঢাকা-১২৩০।

এস.এম. তোফাজ্জল হোসেন
চেয়ারম্যান

দক্ষিণখান আদর্শ ইউনিয়ন পরিষদ
দক্ষিণখান, ঢাকা-১২৩০।



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



স্বাক্ষর

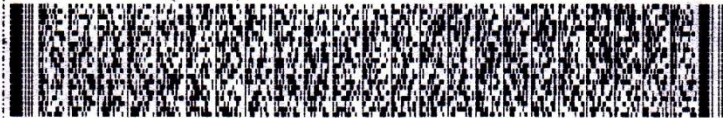
নাম: মোসাঃ ডালিয়া
Name: Mosammat Daliya
স্বামী: মোঃ সবুজ মিয়া
মাতা: মোসাঃ সামসুন নাহার
Date of Birth: 01 Feb 1988
ID NO: 2611038708762

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: ০৬, গ্রাম/রাস্তা: মিয়াপাড়া মসজিদ রোড, দক্ষিণ খান পশ্চিম,
জন্মস্থান: দক্ষিণ খান - ১২৩০, দক্ষিণখান, ঢাকা

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৫/০৫/২০০৮



FAMILY PICTURE

