

## Proposed NU Business Name: **STYLE TAILORS & FEBRICS**



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   | : | <b>MD:AMINUL ISLAM</b>  |
| Age  | : | 08-04-1989(29 Years)  |
| Education, till to date                          | : | Class Eight   |
| Marital status                                   | : | Unmarried   |
| Children   | : | -   |
| No. of siblings:                                 | : | 3 Brothers 2 sister   |
| Address  | : | Vill: Abder P.O: Talihati, 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                               | : | <b>MST BEAUTY</b>   |
| (iii) Father's name                              | : | <b>MD. MOTALEB</b>  |
| (iv) GB member's info                            | : | Branch: Gajipur Shreepur, Centre # 43(Female),<br>Member ID: 1078/9, Group No: 10<br>Member since: 08-06-2012(4Years)<br>First loan: BDT15000 |
| Further Information:                             |   | Existing Loan: BDT 20,000, Outstanding loan: 8,735  |
| (v) Who pays GB loan installment                 | : | N/A   |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 4 years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | -  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01925-179411   |
| Father's Contact No.  | : | 01716-846243   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur       |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST BEAUTY** joined Grameen Bank since 04 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>STYLE TAILORS &amp; FEBRICS</b>   |
| Location  | : | Joyna Bazar  |
| Total Investment in BDT                           | : | BDT 2,50,000/-   |
| Financing   | : | Self BDT 1,70,000/-(from existing business) 68%<br>Required Investment BDT 80,000/-(as equity) 32%   |
| 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 1,50,000/-   |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Tailoring business.</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 2 employee.</li> <li>▪After getting equity fund 1 employ will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Dhaka, Islampur.</li> <li>▪Agreed grace period is 3 months.</li> </ul> |

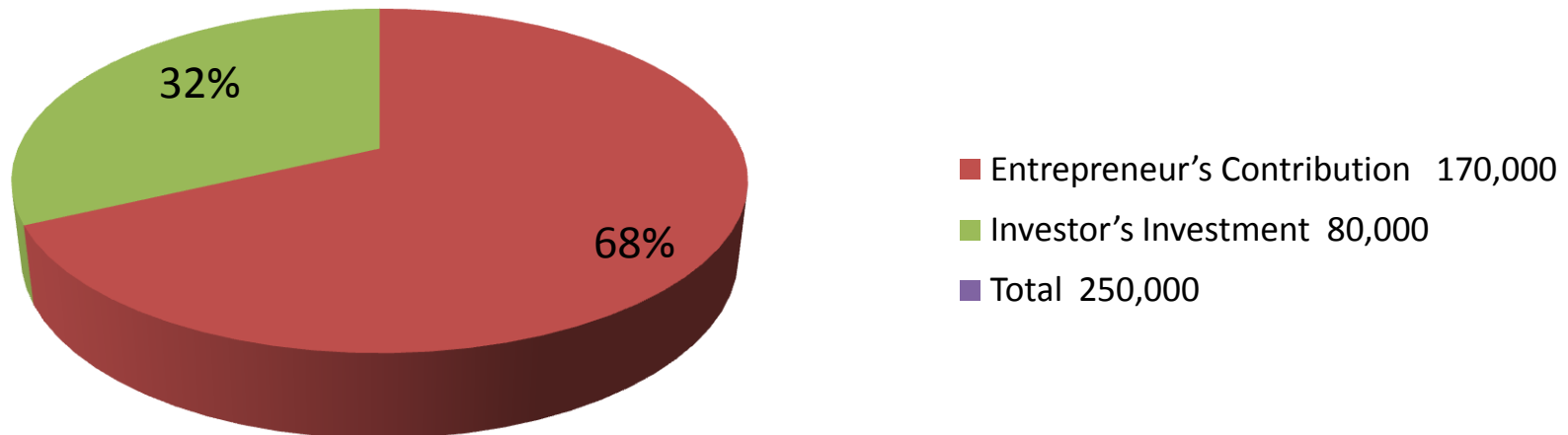
## Existing Business (BDT)

| Particular                                | Daily       | Monthly       | Yearly          |
|---|-------------|---------------|-----------------|
| <b>Revenue (sales)</b>                    |             |               |                 |
| Cloths & Tailoring                        | 5,200       | 1,56,000      | 1,872,000       |
| <b>Total Sales (A)</b>                    | 5,200       | 1,56,000      | 1,872,000       |
| <b>Less. Variable Expense</b>             |             |               |                 |
| Cloths & Tailoring                        | 4,420       | 1,32,600      | 1,591,200       |
| <b>Total variable Expense (B)</b>         | 4,420       | 1,32,600      | 1,591,200       |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>7,80</b> | <b>23,400</b> | <b>2,80,800</b> |
| <b>Less. Fixed Expense</b>                |             |               |                 |
| Rent                                      |             | 2,500         | 30,000          |
| Electricity Bill                          |             | 4,00          | 4,800           |
| Mobile Bill                               |             | 2,00          | 2,400           |
| Salary (self)                             |             | 5,000         | 60,000          |
| Salary (staff)                            |             | 8,000         | 96,000          |
| Entertainment                             |             | 2,00          | 2,400           |
| Transportation                            |             | 1,000         | 12,000          |
| <b>Total fixed Cost (D)</b>               |             | <b>17,300</b> | <b>2,07,600</b> |
| <b>Net Profit (E) [C-D]</b>               |             | <b>6,100</b>  | <b>73,200</b>   |

## Investment Breakdown

| Particulars             | Existing        | Proposed      | Proposed Total  |
|-------------------------|-----------------|---------------|-----------------|
| Pant Piece (200 x 300)  | 60,000          | 60,000        | 1,20,000        |
| Shirt Piece             | 75,000          | 5,000         | 80,000          |
| Panjabi piece(50 x 180) | 9,000           | 9,000         | 18,000          |
| Others                  | 6,500           | 6,000         | 12,500          |
| <b>Lok macin</b>        | <b>6000</b>     | <b>0</b>      | <b>6000</b>     |
| <b>Plen macin</b>       | <b>13500</b>    | <b>0</b>      | <b>13500</b>    |
| <b>Total</b>            | <b>1,70,000</b> | <b>80,000</b> | <b>2,50,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular                                | Daily         | Monthly       | 1st Year        | 2nd Year        |
|---|---------------|---------------|-----------------|-----------------|
| <b>Revenue (sales)</b>                    |               |               |                 |                 |
| Cloths & Tailoring                        | 7,200         | 2,16,000      | 2,592,000       | 2,721,600       |
| <b>Total Sales (A)</b>                    | 7,200         | 2,16,000      | 2,592,000       | 2,721,600       |
| <b>Less. Variable Expense</b>             |               |               |                 |                 |
| Cloths & Tailoring                        | 6,120         | 1,83,600      | 2,203,200       | 2,313,360       |
| <b>Total variable Expense (B)</b>         | 6,120         | 1,83,600      | 2,203,200       | 2,313,360       |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | <b>10,800</b> | <b>32,400</b> | <b>3,88,800</b> | <b>4,08,240</b> |
| <b>Less. Fixed Expense</b>                |               |               |                 |                 |
| Rent                                      |               | 2,500         | 30,000          | 30,000          |
| Electricity Bill                          |               | 6,00          | 7,200           | 7,500           |
| Transportation                            |               | 1,500         | 18,000          | 18,500          |
| Salary (self)                             |               | 5,000         | 60,000          | 60,000          |
| Salary (Staff 2+1)                        |               | 12,000        | 1,44,000        | 1,44,000        |
| Entertainment                             |               | 4,00          | 4,800           | 5,200           |
| Mobile Bill                               |               | 5,00          | 6,000           | 6,000           |
| <b>Total Fixed Cost</b>                   |               | <b>22,500</b> | <b>2,70,000</b> | <b>2,71,200</b> |
| <b>Net Profit (E) [C-D]</b>               |               | <b>9,900</b>  | <b>1,18,800</b> | <b>1,37,040</b> |
| <b>Investment Payback</b>                 |               |               | <b>48,000</b>   | <b>48,000</b>   |



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

| <i>Sl #</i> | <i>Particulars</i>                                | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 80,000              |                     |
| 1.2         | Net Profit  | 1,18,800            | 1,37,040            |
| 1.3         | Depreciation (Non cash item)                      |                     | -                   |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 62,065              |
|             | <b>Total Cash Inflow</b>                          | <b>1,98,800</b>     | <b>1,99,105</b>     |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |
| 2.1         | Purchase of Product                               | 80,000              |                     |
| 2.2         | Payment of GB Loan                                | 8,735               |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 48,000              | 48,000              |
|             | <b>Total Cash Outflow</b>                         | <b>1,36,735</b>     | <b>48,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>62,065</b>       | <b>1,51,105</b>     |

# ***SWOT ANALYSIS***

## **S**TRENGTH

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





# ফাইল টেইলার্স এন্ড ফেব্রিক

প্রোঃ মোঃ আমিনুল ইসলাম

হাটওয়ার, জৈনা বাজার, শ্রীপুর, গাজীপুর। মোবাইলঃ 01925-179411

ফাইল টেইলার্স এন্ড ফেব্রিক







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



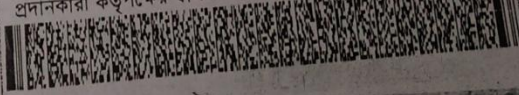
আমিনুল

নাম: মোঃ আমিনুল ইসলাম  
Name: MD. AMINUL ISLAM  
পিতা: মোঃ মোতালেব  
মাতা: মোছাঃ বিউটি  
Date of Birth: 08 Apr 1989  
ID NO: 3318685452212

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: আবদার, তেলীঘাট, ডাকঘর: তেলীঘাট - ১৭৪০, শ্রীপুর, পাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১২/০৬/২০০৮





# FAMILY PICTURE