

BISMILLAH LADIES TAILORS



Project identification by: Edeyana Mubarika, Uttarkhan Unit

Project prepared by: Md. Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NURJAHAN ISLAM
Age	:	07-10-1985 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 Brothers & 2 Sister
Present Address		Vill: Chamurkhan P.O: Kachkura 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	:	FARIDA ISLAM
(iii) Father's name	:	LATE. NURUL ISLAM
(iv) GB member's info	:	Branch: Uttarkhan Centre # 24 (Female), Member ID: 2166, Group No: 04 Member since: 07-03-2007 (08 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment		Elder Brother No
(vi) Mobile lady		No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Five years experience in running business. She has six months hand training from Asian Tailors.
Other Own/Family Sources of Income	:	Husband Income (Service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01682-280235
Mother Contact No.	:	01673-839168
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Uttarkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Farida Islam is a member of Grameen Bank since 08 years. At first she took 5,000 taka loan from Grameen Bank. Farida Islam gradually took loan from GB. Utilize loan in Hen and Duck rearing and her elder son car business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH LADIES TAILORS
Location	:	At entrepreneur own house, Chamurkhan, Dhaka
Total Investment in BDT	:	70,000 taka
Financing	:	Self BDT 20,000 (from existing business) 29% Required Investment BDT 50,000 (as equity) 71%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	4,500 Taka
Implementation	:	<ul style="list-style-type: none">▪Sallower, Three piece, Blouse, Gown, Petticoat are sewing & selling here.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Islampur.▪Agreed grace period is 4 months.

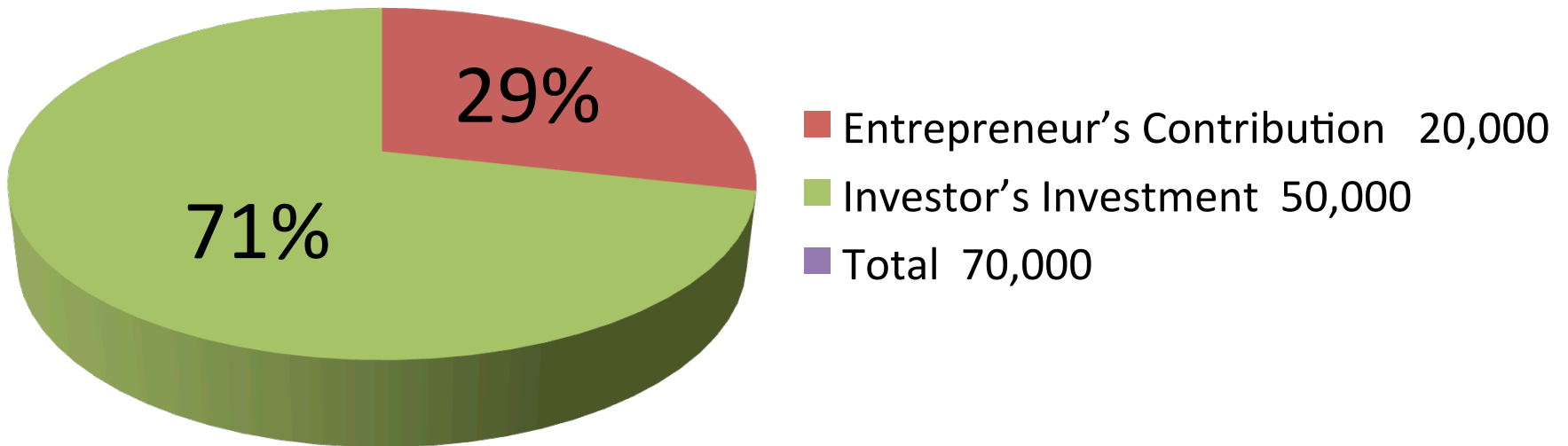
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Sallower, Three piece, Blouse, Gown, Petticoat	6,000	72,000
Three piece (30 x 200)	6,000	72,000
Burka (2 x 200)	400	4,800
Sallower kamij (10 x 130)	1,300	15,600
Frock and Children dress (10 x 80)	800	9,600
Total Sales (A)	14,500	174,000
Less. Variable Expense		
Sallower, Three piece, Blouse, Gown, Petticoat	4,800	57,600
Thread, Button etc	500	6,000
Total variable Expense (B)	5,300	63,600
Contribution Margin (CM) [C=(A-B)]	9,200	110,400
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Transportation	1,000	12,000
Salary (self)	4,000	48,000
Entertainment	200	2,400
Total fixed Cost (D)	5,800	69,600
Net Profit (E) [C-D]	3,400	40,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Print cloth, Three piece, Saree,	25,000	37,000	62,000
Sewing Machine (1)	4,000	12,000	16,000
Accessories (thread, Button)	1,000	1,000	2,000
Total	20,000	50,000	70,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Sallower, Three piece, Blouse, Gown, Petticoat	15,000	180,000	189,000
Three piece (50 x 200)	10,000	120,000	126,000
Burka (2 x 200)	400	4,800	5,040
Sallower kamij (15 x 130)	1,950	23,400	24,570
Frock and Children dress (20 x 80)	3,600	43,200	45,360
Total Sales (A)	30,950	371,400	389,970
Less. Variable Expense			
Sallower, Three piece, Blouse, Gown, Petticoat	12,000	144,000	151,200
Thread, Button etc	800	9,600	10,080
Total variable Expense (B)	12,800	153,600	161,280
Contribution Margin (CM) [C=(A-B)]	18,150	217,800	228,690
Less. Fixed Expense			
Electricity Bill	300	3,600	3,600
Mobile bill & SMS Monitoring	550	6,600	8,000
Transportation	1,500	18,000	6,800
Salary (staff)	3,000	36,000	25,000
Salary (self)	4,500	54,000	54,000
Entertainment	200	2,400	3,000
Non Cash Item			
Depreciation	200	2,400	2,400
Total Fixed Cost	10,250	123,000	102,800
Net Profit (E) [C-D]	7,900	94,800	125,890
Investment Payback		30,000	30,000

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	50,000	
1.2	Net Profit	94,800	125,890
1.3	Depreciation (Non cash item)	2,400	2,400
1.4	Opening Balance of Cash Surplus		67,200
	Total Cash Inflow	147,200	195,490
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	67,200	165,490

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:00
Experience & Skill : 08 Years
Quality cloth & 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
Local competitors;

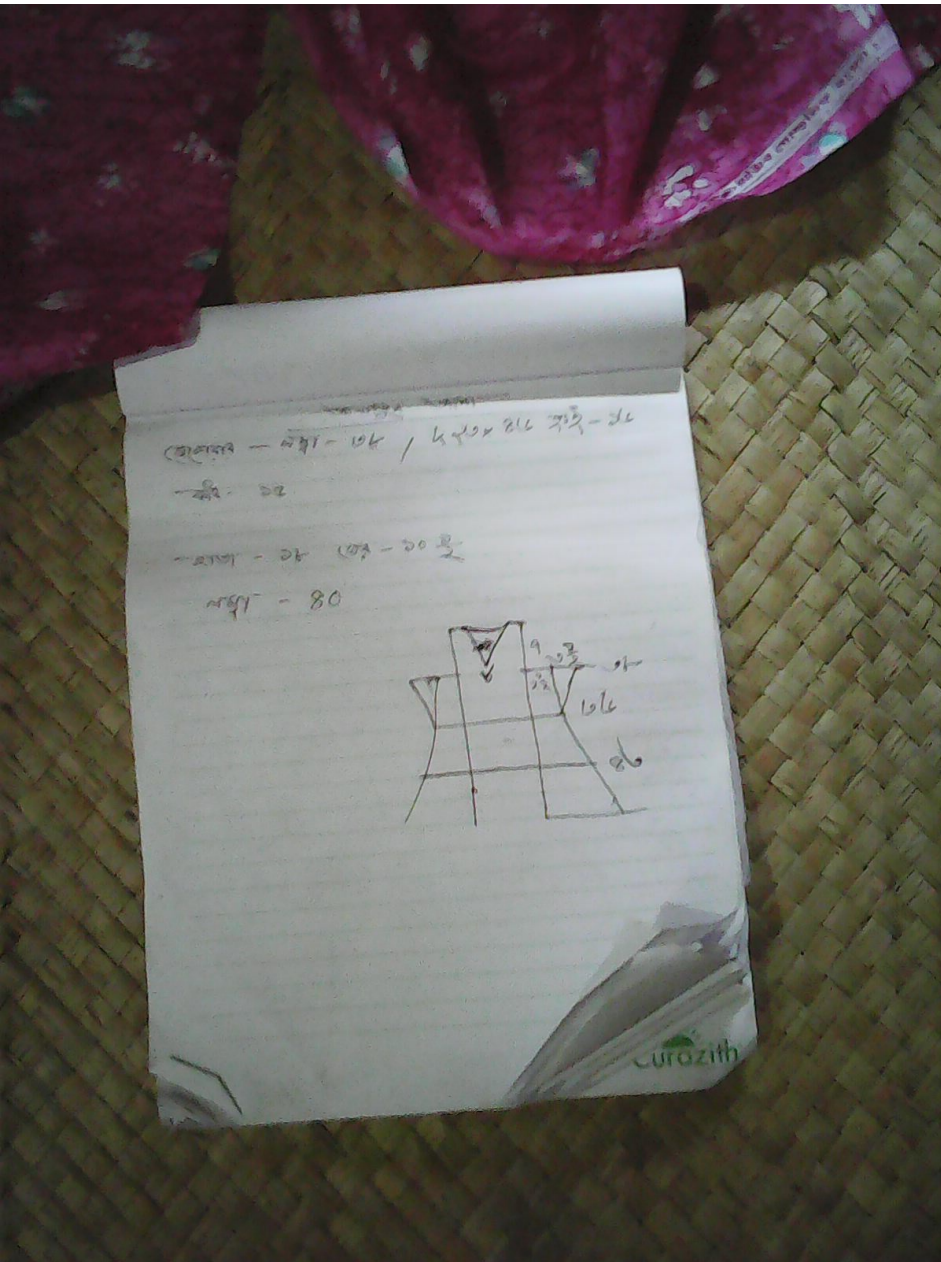
Pictures

















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



নাম: নূরজাহান ইসলাম

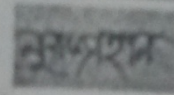
Name: Nurjahan Islam

পিতা: মৃত নূরুল ইসলাম

মাতা: ফরিদা ইসলাম

Date of Birth: 07 Oct 1985

ID NO: 2619676139367

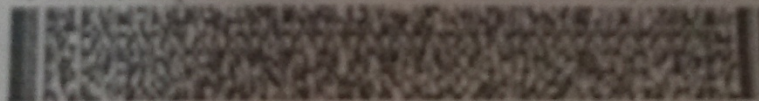


এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তির অন্য কোথাও পাওয়া গেলে নিরীহ পেরি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাড়ি নং: ৯০৫/এ/৭, রাস্তা নং/নাম: মাদুরখান, মাদুরখান, ডাকঘর: কঁঠলপুড়া
- ১২৩০, উত্তর বান, ঢাকা

রক্তের গ্রুপ / Blood Group: A+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২১/১১/২০০৭



FAMILY PICTURE

