

Proposed NU Business Name: **FEROZA TAILORS**



Project identification and prepared by: MD Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JAHIRUL ISLAM
Age	:	28-10-1984 (32 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Majhukhan, P.O: Rotonpur, P.S: Kaliakoir, 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	:	JAHANARA BEGUM
(iii) Father's name	:	MD ABDUR JABBAR ALI
(iv) GB member's info	:	Branch: Mouchak, kaliakoir ,Centre # 11(Female), Member ID: 1915 , Group No: 04 Member since: 25-02-1989 (25 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 60,000 , Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	12 years experience in running business. Own business 8 years He has 4 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729465936
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliaikoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM joined Grameen Bank since 25 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	:	FEROZA TAILORS
Location	:	Kaliakoir Baazar
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 57% Required Investment BDT 1,50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 8 ft= 176 square ft
Security of the shop	:	BDT 1,90,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; ladies cloths, tailoring ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing 4 employees. ▪One will be appointed after getting money. ▪The shop is rented. ▪Collects goods from Dhaka. Tangail ▪Agreed grace period is 3 months.

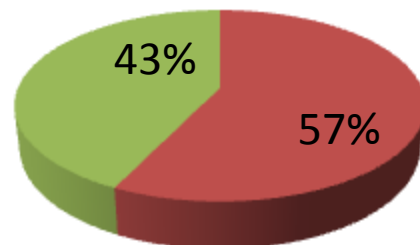
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Ladies cloths	2000	60000	720000
Tailoring service	1900	57000	684000
Total Sales (A)	3900	117000	1404000
Less Variable Expense			
Ladies cloths	1600	48000	576000
Tailoring service	475	14250	171000
Total variable Expense (B)	2,075	62250	747000
Contribution Margin (CM) [C=(A-B)]	1,825	54750	657000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		1200	14400
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		33000	396000
Entertainment		500	6000
Cable line		200	2400
Mobile bill		300	3600
Total fixed cost (D)		45,500	546000
Net Profit (E)= [C-D]		9,250	111000

Investment Breakdown

Particulars	Existing	Proposed	Total
Jamdani, katan	18,000	20000	38000
Borkha Cloth	66,000	60,000	126000
Net Jamdani	20,000	0	20000
Readymade Borkha	21,000	20,000	41000
One color borkha cloth	14,000	0	14000
Three piece	25,000	0	25000
One colour long cloth	21,000	20,000	41000
Machine	15,000	0	15000
One color gourjet	0	10,000	10000
Let Cloth		10000	10000
Lilian		10000	10000
	200,000	150,000	350000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 150,000
- Total 350,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Ladies cloths	4500	135000	1620000	1701000	1786050
Tailoring service	2200	66000	792000	831600	792000
Total Sales (A)	6700	201000	2412000	2532600	2659230
Less Variable Expense					
Ladies cloths	3600	108000	1296000	1360800	1428840
Tailoring service	550	16500	198000	207900	
Total variable Expense (B)	3,600	108000	1296000	1360800	1428840
Contribution Margin (CM) [C=(A-B)	2,550	76500	918000	963900	1012095
Less Variable Expense					
Rent		4,000	48,000	48,000	48000
Electricity bill		1500	18000	18400	18400
Transportation		1,500	18000	19,000	20000
Salary (Self)		5000	60000	60000	60000
Salary(Staff)		44000	528000	528000	528000
Entertainment		600	7200	7400	7600
Cable line		200	2400	2400	2400
Mobile bill		400	4800	5000	5200
Total fixed cost (D)		57,000	684000	685,800	687200
Net Profit (E)= [C-D]		19500	234000	278,100	324895
Investment Payback			60,000	60,000	60,000

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

SR#	<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	100,000		
1.2	Net Profit	234,000	278,100	324895
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		174,000	392100
	Total Cash Inflow	334000	452100	716995
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	160,000	60000	
3	Net Cash Surplus	174,000	392100	656995

SWOT ANALYSIS

STRENGTH

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

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FAMILY PICTURE

