

Proposed NU Business Name: **ABRU LADIS TAILARS**



Project identification and prepared by: Md. Sohel mia,
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASAL
Age	:	15/04/1990 (26 Years)
Education, till to date	:	Class-viii.
Marital status	:	Married
Children	:	No.
No. of siblings:	:	2 Brothers.
Address	:	Vill:North Mahar chandi, P.O: Padda Ahbasik, P.S: Boalia, Dist: Rajshahi
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.RASADA BEGUM.
(iii) Father's name	:	MD.SABER ALI.
(iv) GB member's info	:	Branch: Parila pava, Centre # 94(Female), Member ID: 11361/1, Group No: 03 Member since: (2010-2015)Rejoin 24/3/16(6 Years) First loan: BDT 20,000.
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT-23400.
(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.)	:	Nil
Business Experiences and Training Info	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01981165650
Mother's Contact No.	:	01965852676
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.RASADA BEGUM.joined Grameen Bank since 07 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ABRU LADIS TAILARS
Location	:	Moni chottor,Sahab bazzar.
Total Investment in BDT	:	BDT=100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10ft= 100 square ft.
Security of the shop	:	BDT 25,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likeTailaring srevice .▪Average 50 % gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Sahab bazzar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tailoring service	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense		0	
Tailoring service	1,000	30,000	360000
Total variable Expense (B)	1,000	30,000	360000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000
Less. Fixed Expense			
Rent		6000	72,000
Electricity Bill		1000	12,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		300	3,600
Transportation		300	3,600
Entertainment		300	3,600
Salary (staff)		4000	48,000
Bank service Charge			0
Total fixed Cost (D)		17,100	205,200
Net Profit (E) [C-D]		12,900	154,800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Accessories			15,000				15,000
Machin	4	5,000	20,000				20,000
Rack			15,000				15,000
Shop repair						30000	30,000
New machin						20000	20,000
Total	4	5,000	50000		0	50000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Tailaring service	2500	75000	900000	945000	992250
Total Sales (A)	2500	75000	900000	945000	992250
Less. Variable Expense		0	0		0
Tailaring service.	1250	37500	450000	472500	496125
Total variable Expense (B)	1250	37500	450000	472500	496125
Contribution Margin (CM) [C=(A-B)]	1250	37500	450000	472500	496125
Less. Fixed Expense					
Rent		6000	72000	72000	72000
Electricity Bill		1000	12000	12000	12000
Mobile Bill		200	2400	2500	2600
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3700	3700
Entertainment		300	3600	3600	3700
Salary (staff)		4000	48000	48000	48000
Security Gard		300	3600	3600	3600
Bank service Charge			100	100	100
Total Fixed Cost		17100	205300	205500	205700
Net Profit (E) [C-D]		20400	244700	267000	290425
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	244700	267000	290425
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		224700	471700
	Total Cash Inflow	294,700	491700	762125
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	224,700	471700	742125

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sahab bazzar moni chottor.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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ছেলেদের পাঞ্জাবী, ফতুয়া তৈরী হয়







FAMILY PICTURE

