

Proposed NU Business Name: **ALIA TAILORS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MST ALIA BEGUM
Age	:	04-02-1982 (35Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	03 Brothers 06 sisters
Address	:	Vill: soth abirparaP.O ;+, P.S: Sirajdikhan, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAZERA BEGUM
(iii) Father's name	:	AZIZ MOLLAH (HUSBAND)
(iv) GB member's info	:	Branch: Rosuniya Centre # 10(Female), Member ID: 1700, Group No: 01 Member of since:02-01-2011 (08Years) First loan: BDT 2,000/- Existing loan:20,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-472643
Family's Contact No.	:	01725-598240
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZERA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

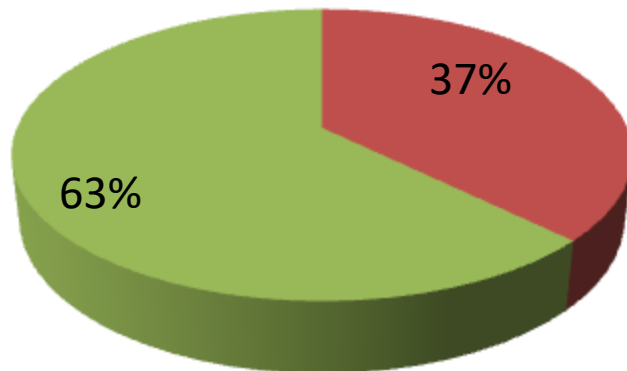
Business Name	:	ALIA TAILORS
Location	:	South abirpara,Sirajdikhan,Mushigonj.
Total Investment in BDT	:	BDT 73,800/-
Financing	:	Self BDT 23,800/- (from existing business) 23% Required Investment BDT 40,000/- (as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	09 ft x 06 ft= 54 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cloth, frog etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece,shart,pant etc	1,000	30,000	360,000
from servecing	200	6000	72000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
three piece,pant,shart etc	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary(self)		4,000	48,000
Mobile bill		200	2,400
Total fixed Cost (D)		4,300	51,600
Net Profit (E) [C-D)		4,700	56,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
three pice	35	480	16800		50	480	24,000	40,800
swing machine	1	7000	7000	cloth			11000	28,000
	0	0	0	other	0	0	5,000	5,000
Total			23800				40,000	63,800



- Entrepreneur's Contribution 23,800
- Investor's Investment 40,000
- Total 63,800

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pice, borakha etc	1,200	36,000	432,000	453,600	476,280
	300	9,000	108,000	113,400	119,070
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Three pice, borakha etc	1,080	32,400	388,800	408,240	428,652
Total variable Expense (B)	1,080	32,400	388,800	408,240	428,652
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200	158,760	166,698
Less. Fixed Expense					
Electricity Bill		100	1,200	1,260	1,323
Salary (self)		4,000	48,000	48,000	48,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	1,400	1,400	1,400
Total Fixed Cost		4,300	53,000	53,180	53,369
Net Profit (E) [C-D]		8,300	98,200	105,580	113,329
Investment Payback			16,000	16,000	16,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	98,200	105,580	113,329
1.3	Depreciation (Non cash item)	1400	1400	1400
1.4	Opening Balance of Cash Surplus		83,600	174,580
	Total Cash Inflow	139,600	190,580	289,309
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	83,600	174,580	273,309

SWOT ANALYSIS

STRENGTH

Employment:0 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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





