

Proposed NU Business Name: **ALLAHOR DAN TAILORS & BOSTROLAY**



Project identification and prepared by: Md. Ataur
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Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ALLAHOR DAN TAILORS & BOSTRALAY
Age	:	15-07-19886(31 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	05 Brothers,02 Sisters
Address	:	Vill: Arankhula,P.O : Jalchatro, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SAMSUNNAHAR
(iii) Father's name	:	DEAD, MAHIR UDDIN
(iv) GB member's info	:	Branch: Arankhula, Centre # 47 (Female), Member ID: 3641/2, Group No: 01 Member since: 21-09-2014 (03 Years) First loan: 10,000 taka. Existing loan: 22,000 taka Outstanding loan: 15,708 taka
Further Information:		
(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	:	03 years experience in own business,05 years experience in running business. He has 03 year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-340044
Mother's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SAMSUNNAHAR joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALLAHOR DAN TAILORS & BOSTROLAY
Location	:	Arankhula,Kalar Bazar, Modhupur,Tangail.
Total Investment in BDT	:	BDT :152,800
Financing	:	Self BDT 102,800(from existing business) % Required Investment BDT 50,000(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	16,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; yard cloth, sari cloth, three pitch, garment all etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

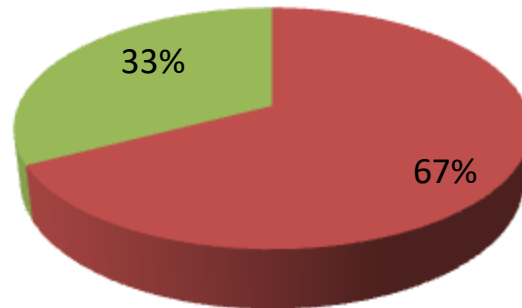
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tailoring	1000	30000	360000
Fabrics	4,000	120,000	1440000
Total Sales (A)	5,000	150,000	1800000
Less. Variable Expense			
Tailoring	500	15,000	180000
Fabrics	3,200	96,000	11616000
Total variable Expense (B)	3,700	111,000	1332000
Contribution Margin (CM) [C=(A-B)]	1,300	39,000	468000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		250	3,000
Transportation		3000	36000
Salary (self)		5000	60,000
Salary (self)		22000	264,000
Entertainment		100	1,200
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total fixed Cost (D)		31,350	376,200
Net Profit (E) [C-D]		7,650	91,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
yard cloth	300	50	15000	500	50	25000	40000
sari cloth	50	450	22500	11	450	4950	27450
shirt pitch	40	400	16000	5	400	2000	18000
three pitch	36	600	21600	5	600	3000	24600
garment all	1	5000	5000	1	5000	5000	10000
lungi	40	300	12000	5	300	1500	13500
pant pitch	12	450	5400	5	450	2250	7650
			0		0	0	0
moshari	7	300	2100		300	0	2100
bed sheet	4	400	1600	2	400	800	2400
others						5500	5500
security			16,000				16000
Total			102800			50000	152800

Source of Finance



- Entrepreneur's Contribution
102,800
- Investor's Investment 50,000
- Total 152,800

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Tailoring	1,200	36,000	432000	453600
Fabrics	4,200	126,000	1,512,000	1587600
Total Sales (A)	5,400	162,000	1,944,000	2041200
Less. Variable Expense				
Tailoring	600	118,800	1,425,600	1496880
Fabrics	3360			
Total variable Expense (B)	3960	118,800	1,425,600	1496880
Contribution Margin (CM) [C=(A-B)]	1,440	43,200	518,400	544320
Less. Fixed Expense				
Rent		800	9600	9,600
Electricity Bill		350	4200	4,800
Transportation		3,200	38,400	39,400
Salary (self)		5000	60000	60,000
Salary (self)		22,000	264,000	264,000
Entertainment		200	2,400	3,000
Guard		0	0	0
Generator		0	0	0
Mobile Bill		300	3600	4,300
Total Fixed Cost		31,850	382,200	385,100
Net Profit (E) =[C-D]]		11,350	136,200	159,220
Investment Payback			30000	30,000

<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	136,200	159,220
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		106,200
	Total Cash Inflow	186,200	265,420
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	106,200	235,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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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শ্রোঃ মোঃ আবু সাঈদ

অরনখোলা কালার বাজার, (মেম্বারবাড়ী সংলগ্ন) মধুপুর, টাংগাইল।

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FAMILY PICTURE

