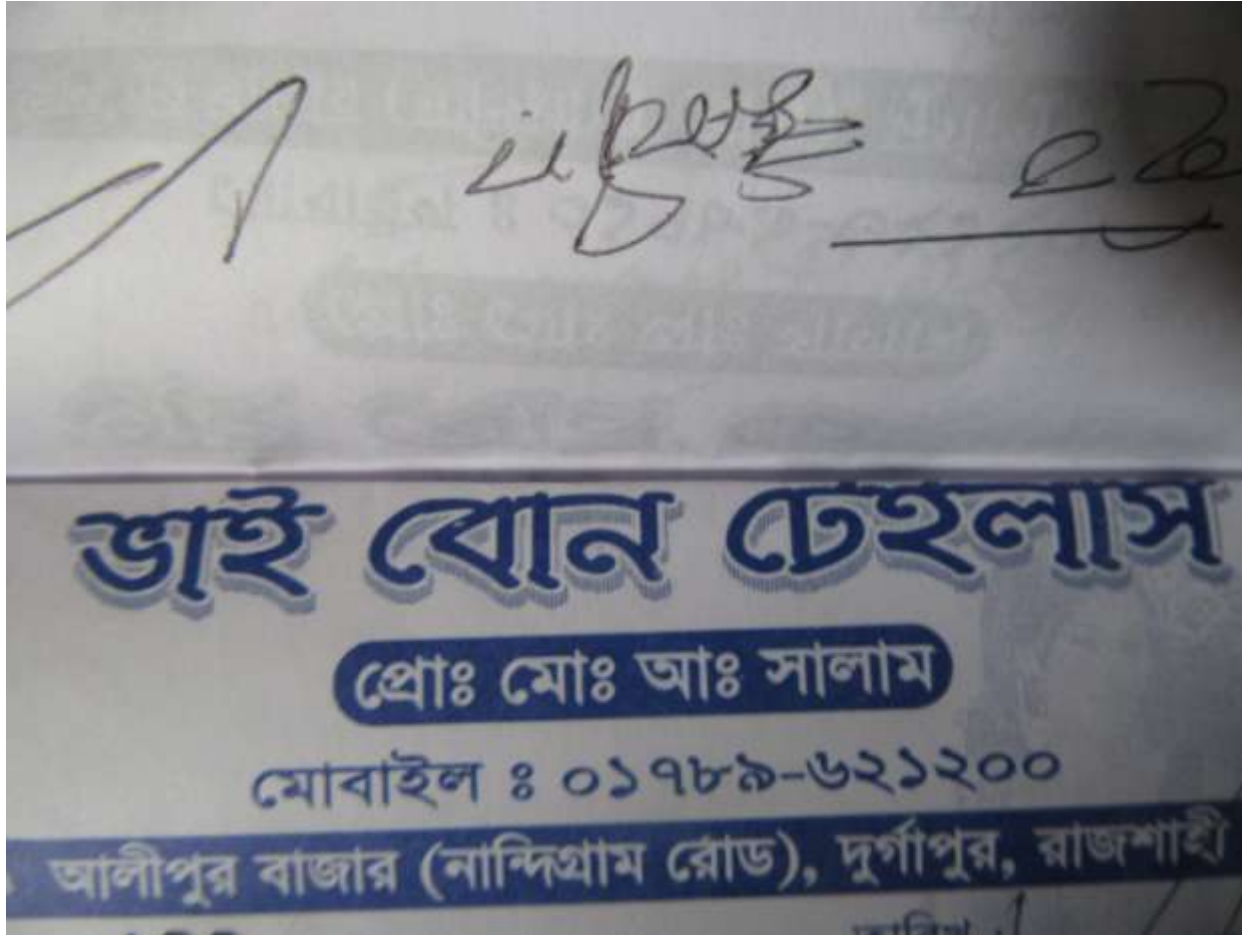


Proposed NU Business Name: **VAI BON TAILORS**



Project identification and prepared by: Mr. Kabir Raksam  
Taherpur Unit , Rajshahi

Project verified by: Md. Mijan Patoary



## ***Brief Bio of The Proposed Nabin Udyokta***

Name	:	<b>MD. ABDUS SALAM PRAMANIK</b>
Age	:	18-05-1983( 34Years)
Education, till to date	:	Class viiii
Marital status	:	Married
Children	:	1 Daughter & 1 son
No. of siblings:	:	2 brother & 1 sister
Address	:	Vill: alipur,P.,O: belghoria,P.S: durgapur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. MALEKA</b>
(iii) Father's name	:	<b>MD. AKBOR ALI</b>
(iv) GB member's info	:	Branch: Noapara Centre # 39(Female), Member ID: 4013/1 Group No: 01 Member since: 2008 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 27037
(v) Who pays GB loan installment	:	Mother
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01789621200
Father's Contact No.	:	01740837779
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MALEKA** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI BON TAILORES</b>
Location	:	Alipur, belghoria, durgapurRajshahi
Total Investment in BDT	:	BDT 140,000
Financing	:	Self BDT 100,000-(from existing business) 71% Required Investment BDT 40,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10 ft x 10 ft = 100 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

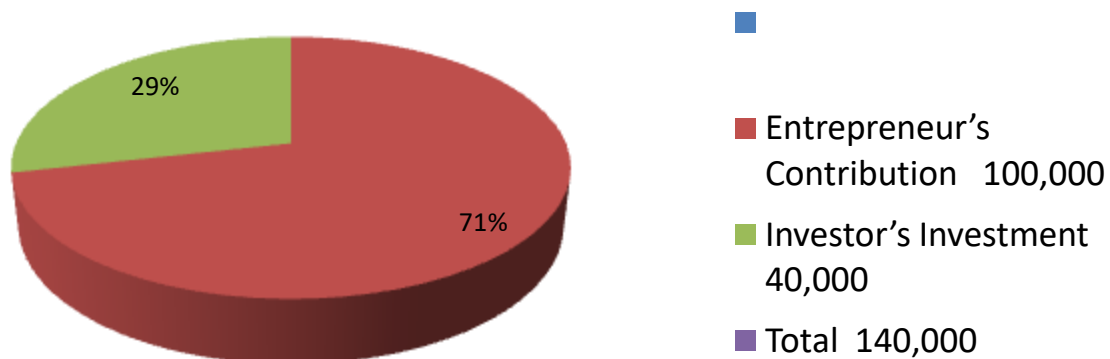
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
servising= 300, sales=2000	2,300	69,000	828000
<b>Total Sales (A)</b>	2,300	69,000	828000
<b>Less. Variable Expense</b>		0	
sales of product	1,800	54,000	648000
<b>Total variable Expense (B)</b>	1,800	54,000	648000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		200	2,400
Transportation		700	8,400
Entertainment			
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,500</b>	<b>102,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
thri pich	28	700	19,000				19,000
than kapor			60,000				60,000
shart pich	50	300	15,000				8,000
pent pich	20	300	6,000				6,000
thri pich						30000	30,000
than kapor						10000	10,000
pent pich							
<b>Total</b>	<b>98</b>	<b>1300</b>	<b>100000</b>		<b>0</b>	<b>40000</b>	<b>140000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
sales	2800	84000	1008000	1058400	1111320
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Variable Expense (B)</b>					
sales	2380	71400	856800	899640	944622
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>	<b>899640</b>	<b>944622</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>	<b>158760</b>	<b>166698</b>
<b>Less Fixed Expense</b>					
Rent			0	0	0
Electric Bill		300	3600	43200	518400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		700	8400	8400	8400
Entertainment			0	0	0
Guard			0	0	0
Generator		200	2400	2400	2400
Mobile Bill			0	0	0
<b>Total Fixed Cost (D)</b>		<b>6500</b>	<b>75600</b>	<b>115380</b>	<b>590769</b>
<b>Net Profit (E)= [C-D]</b>		<b>6100</b>	<b>73200</b>	<b>76860</b>	<b>80703</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

<b>Cash flow projection on business plan (rec. &amp; Pay)</b>				
<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	73,200	76860	80703
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		57200	118060
	<b>Total Cash Inflow</b>	<b>113,200</b>	<b>134,060</b>	<b>198,763</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>57,200</b>	<b>118,060</b>	<b>182,763</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: alipur, belghoria,  
durgapur,Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# Family Picture

