

Proposed NU Business Name: **TUTUL TAILORS**



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

Name	:	<b>MST MASUDA CHOWDHURY</b>
Age	:	04-07-1983 ( 33 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	02 Sons 02 Daughters
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Bag Ramer Kanda P.O: Rohitpur ; P.S: Keraniganj ;Dist: Dhaka
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 KHAYRUNNESA</b>
(iii) Father's name	:	<b>LATE BACCHU MIA</b>
(iv) GB member's info	:	Branch: Shakta , Centre # 31 (Female), Member ID: 2443 , Group No: 06 Member since: 2003-2010 ( 07 Years) First loan: BDT 5000 /-
Further Information:		Existing loan: BDT 20000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-547846
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST KHAYRUNNESA** joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TUTUL TAILORS</b>
Location	:	Uttrar Ramer Kanda, Chowdhuri bari
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000/- (from existing business) 29% Required Investment BDT 50,000/- (as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 13 ft= 234 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Long cloth, Shirt piece, Pant piece, Tailoring service</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪One will; be appointed after receiving equity money.</li><li>▪The shop is in own place.</li><li>▪Collects goods from Islampur, Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Long cloth, Shirt piece, Pant piece	1600	48000	576000
Tailoring service	350	10500	126000
<b>Total Sales (A)</b>	1950	58500	702000
<b>Less Variable Expense</b>			
Long cloth, Shirt piece, Pant piece	1200	36000	432000
<b>Total variable Expense (B)</b>	1,200	36000	432000
<b>Contribution Margin (CM) [C=(A-B)</b>	750	22500	270000
<b>Less Variable Expense</b>			
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Generator		300	3600
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		17,200	206400
<b>Net Profit (E)= [C-D]</b>		5,300	63600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Long cloth	40	60	2,400	1	15,000	15,000	17,400
Shirt piece	20	350	7,000	71	350	25,000	32,000
Pant piece	20	400	8,000	0	0	0	8,000
Others	1	2600	2,600	0	0	0	2,600
Three piece	0	0	0	1	10000	10,000	10,000
<b>Total</b>	<b>81</b>	<b>0</b>	<b>20,000</b>	<b>73</b>	<b>0</b>	<b>50,000</b>	<b>70,000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Long cloth, Shirt piece, Pant piece	2600	78000	936000	982800	1031940
Tailoring service	550	16500	198000	207900	218295
<b>Total Sales (A)</b>	3150	94500	1134000	1190700	1250235
<b>Less Variable Expense</b>					
Long cloth, Shirt piece, Pant piece	2080	62400	748800	786240	825552
<b>Total variable Expense (B)</b>	2,080	62400	748800	786240	825552
<b>Contribution Margin (CM) [C=(A-B)</b>	1,070	32100	385200	404460	424683
<b>Less Variable Expense</b>					
Electricity bill		700	8400	8900	9400
Transportation		1,300	15600	16,100	16600
Salary (self)		5000	60000	60,500	61000
Salary(Staff)		15000	180000	180000	180000
Entertainment		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		22,800	206,400	267,900	269400
<b>Net Profit (E)= [C-D]</b>		9300	111600	136,560	155283
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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	50,000		
1.2	Net Profit	111,600	136,560	155283
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91,600	208160
	<b>Total Cash Inflow</b>	161600	228160	363443
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	91,600	208160	343443

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

