

**Proposed NU Business Name: AMMAJAN TAILORS**



Project identification and prepared by: Md. Najim Uddin,  
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>MD. ANOWAR HOSSIN</b>
Age	:	02-04-1990 (26 Years)
Education, till to date	:	CLASS 8
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Post Kamuri, P.O: Pongbajjora, P.S: Nagorpur, 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	:	<b>MST AMENA BEGUM</b>
(iii) Father's name	:	<b>MD. MOYNAL HAQUE</b>
(iv) GB member's info	:	Branch: Mamud nogor, Nagorpur, Centre # 13(Female), Member ID:1927, Group No: 06 Member since: 2-2-2004 ( 12Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT 64800
(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	:	8 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.	:	01746-471464
Mother's Contact No.	:	01741-291963
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST AMENA BEGUM** joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AMMAJAN TAILORS</b>
Location	:	Nagorpur road, Pongbaijora Bazar , Tangail
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 255,000/-(from existing business) 81% Required Investment BDT 60,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40ft x 12ft= 480 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cloths item , tailoring business.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 4 employees.</li><li>▪Collects goods from Tangail, Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

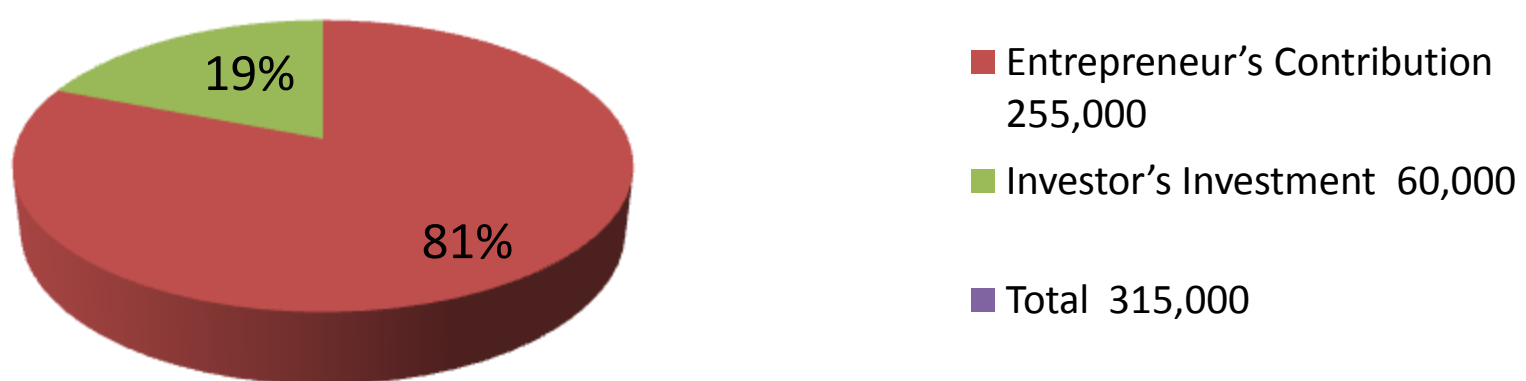
## Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Tailoring business	2900	87000	1044000
wages	800	24000	288000
Total Sales(A)	3700	111000	1332000
Less Variable Expense (B)			
Tailoring business	2030	60900	730800
Total Variable Expense	2030	60900	730800
Contributon Margin (CM) [C=(A-B)]	1670	50100	601200
Less Fixed Expense			
Electric Bill		400	4800
Transportaion		600	7200
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Intertainment		300	3600
Gard		100	1200
Mobil Bill		300	3600
Total Fixed Cost (D)		26700	320400
Net Profit (E)= [C-D]		23400	280800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
3pcs	49	750	36,750	50	600	30,000	66750
Borka	15	750	11,250			0	11250
Oant pcs	45	350	15,750			0	15750
Shirt Pcs	85	300	25,500			0	25500
Tore cloth	159	150	23,850			0	23850
Long cloth	898	50	44,900	300	100	30,000	74900
single color cloth	1200	45	54,000			0	54000
Poblin	200	75	15,000			0	15000
Kamij	56	500	28,000			0	28000
	2707	2970	255,000	350	700	60,000	315,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Tailoring business	3800	114000	1368000	1436400	1508220
wages	800	24000	288000	302400	317520
<b>Total Sales(A)</b>	<b>4600</b>	<b>138000</b>	<b>1656000</b>	<b>1738800</b>	<b>1825740</b>
<b>Less Variable Expense (B)</b>					
Tailoring business	2660	79800	957600	1005480	1055754
<b>Total Variable Expense</b>	<b>2660</b>	<b>79800</b>	<b>957600</b>	<b>1005480</b>	<b>1055754</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1940</b>	<b>58200</b>	<b>698400</b>	<b>733320</b>	<b>769986</b>
<b>Less Fixed Expense</b>					
Electric Bill		400	4800	5100	5400
Transportaion		600	7200	7560	7938
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>26700</b>	<b>320400</b>	<b>321160</b>	<b>321938</b>
<b>Net Profit (E)= [C-D]</b>		<b>31500</b>	<b>378000</b>	<b>396900</b>	<b>416745</b>
<b>Investment Pay Back</b>			<b>24.000</b>	<b>24.000</b>	<b>24.000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	378,000	396900	416745
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		354000	726900
	<b>Total Cash Inflow</b>	<b>438,000</b>	<b>750,900</b>	<b>1,143,645</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>354,000</b>	<b>726,900</b>	<b>1,119,645</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 04 Family:0 Others:0  
Experience & Skill : 8 Years: 8  
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

