

Proposed NU Business Name: **NILOY TAILORS**



Project identification and prepared by: Md. Delower Hossain,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	NIRMAL CHANDRA BARMAN
Age	:	02-05-1983 (33 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	3 Sons
No. of siblings:	:	1 Brother & 4 Sisters
Address	:	Vill: Dori Merun, P.O: Raunat, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	LATE SWARSHATI BARMAN
(iii) Husband's name	:	LATE AKHIL CHANDRA BARMAN
(iv) GB member's info	:	Branch: Raniganj, Centre # 04 (Male), Member ID: 6588, Group No: 10 Member since: 18-05-1992 (22 Years) First Loan: BDT 3,000/-, Outstanding Loan: Nil
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	:	10 years experience in running business. She has 03 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-209726
Husband's Contact No.	:	01751-536826
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE AKHIL CHANDRA BARMAN joined Grameen Bank since 22 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NILOY TAILORS
Location	:	Raunat Bazer, Gazipur.
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,70,000 (from existing business) 74% Required Investment BDT 60,000 (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt Piece, Pant Piece, Cloths etc.▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in rent place.▪Collects goods from Baburhat, Narsinghdi.▪Agreed grace period is 3 months.

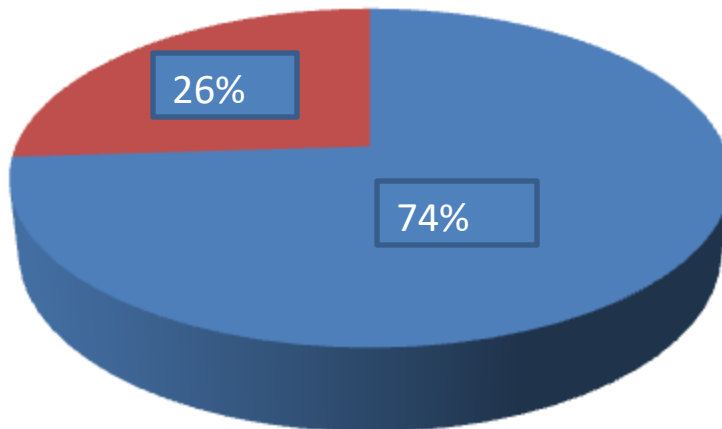
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Shirt Piece, Pant Piece, Than Cloths, Goz Cloths, Bakram etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Shirt Piece, Pant Piece, Than Cloths, Goz Cloths, Bakram etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Shop rent		1,000	12,000
Electricity Bill		600	7,200
Transportation		600	7,200
Salary (self)		5,000	60,000
Entertainment		150	1,800
Guard		150	1,800
Generator		300	3,600
Mobile Bill		300	3,600
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Shirt Piece	100 P	450	45,000	30 P	450	13,500	58,500
Pant Piece	50 P	450	22,500	30 P	450	13,500	36,000
Than Cloth	50 Than	800	40,000	15 Than	800	12,000	52,000
Goz Cloth	500 Goz	70	35,000	250 Goz	70	17,500	52,500
Rull Bokrom	150 P	30	4,500	-	-	-	4,500
Other Items	-	-	3,000	-	-	3,500	6,500
Security	-	-	20,000	-	-	-	20,000
Total			170,000			60,000	230,000

Source of Finance



■ Entrepreneur's Contribution- 1,70,000

■ Investor's Investment- 60,000

■ Total Investment- 2,30,000

Financial Projection (BDT)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3 rd year (+5%)
Revenue (sales)					
Shirt Piece, Pant Piece, Than Cloths, Goz Cloths, Bakram etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Shirt Piece, Pant Piece, Than Cloths, Goz Cloths, Bakram etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Shop rent		1,000	12,000	18,000	18,000
Electricity Bill		600	7,200	7,200	8,400
Transportation		800	9,600	10,800	12,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		150	1,800	2,400	3,000
Guard		150	1,800	1,800	2,400
Generator		300	3,600	3,600	4,200
Mobile Bill		400	4,800	5,400	6,000
Total fixed Cost (D)		8,400	100,800	109,200	114,000
Net Profit (E) [C-D]		12,600	151,200	155,400	163,830
Investment Payback			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	151,200	155,400	163,830
1.4	Opening Balance of Cash Surplus		127,200	258,600
	Total Cash Inflow	211,200	282,600	422,430
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	127,200	258,600	398,430

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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









FAMILY PICTURE

