

Proposed NU Business Name: AL-AMIN TAILARS



Project identification and prepared by: Rupaly Akter,
Ashulia Unit, Dhaka

Project verified by: Md. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JUWEL RANA
Age	:	34 Years
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	01 Brother, 02 Sisters
Address	:	Vill: South Kalma, P.O: Dairy Farm, P.S: Savar, 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	:	EJATUN BEGUM
(iii) Father's name	:	MD. KHALILUR RAHMAN
(iv) GB member's info	:	Branch: Jianpur, Centre # 10 (Female), Member ID: 1224, Group No: 02 Member since: 17-05-1992 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0/-
(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	:	Six years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-075777
Mother's Contact No.	:	01965-150733
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

EJATUN BEGUM joined Grameen Bank since 24 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	AL-AMIN TAILARS
Location	:	Amtala Bazar, South Kalma, Savar, Dhaka
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 3,000
Size of shop	:	10ft x 12ft =120 Square Ft
Security of the shop	:	80,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt Pcs, Pant Pcs, Three Pcs etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪He is doing his business in Renting place.▪Collects goods from Islampur.▪Agreed grace period is 3 months.

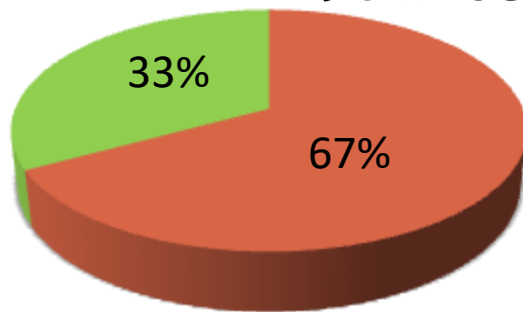
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloth item	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Cloth item	2640	79200	950400
Total variable Expense (B)	2,640	79200	950400
Contribution Margin (CM) [C=(A-B)	360	10800	129600
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		3000	36000
Salary(Staff)		3000	36000
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		9,600	115200
Net Profit (E)= [C-D]		1,200	14400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Three Pcs	70		30,000			10,000	40,000
Pnat Pcs			12,000			20,000	32,000
Shirt Pcs			10,000			20,000	30,000
Rol Cloth			40,000				40,000
Other's			8,000				
Total	70	0	100,000	0	0	50,000	150,000

Source of Finance



- Entrepreneur's Contribution's =100000
- Investor Investment's =50000
- Total = 150000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fridge	5000	150000	1800000	1890000	1984500
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Fridge	4400	132000	1584000	1663200	1746360
Total Variable Expense	4400	132000	1584000	1663200	1746360
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		2,000	24000	24000	24000
Electric Bill		700	8400	100800	1209600
Transportaion		800	9600	10080	10584
Salary (Self)		3000	36000	36000	36000
Salary (Staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Guard		100	1200	1200	1200
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		10300	123600	211680	1320984
Net Profit (E)= [C-D]		7700	92400	97020	101871
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72400	149420
	Total Cash Inflow	142,400	169,420	251,291
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	72,400	149,420	231,291

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Amtala, South Kalma, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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FAMILY PICTURE