

## Proposed NU Business Name: **ALOM TAILORS**



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Sonagazi.

Project verified by: Susanto Kumar Bishas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SHAMUSL ALOM</b>
Age	:	04-03-1982 (35Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	03 Brothers, 01 Sisters
Address	:	Vill: Doulatkandi P.O: Boktarmunshi P.S: Sonagazi Dist: Feni
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>RENU AKTER</b>
(iii) Father's name	:	<b>SOLEMAN</b>
(iv) GB member's info	:	Branch : Mongolkandi, Sonagazi Centre 57 (Female), Member ID: 9744, Group No: 02 Member since: 12-11-2006(11years) First loan: BDT 5000
Further Information:		Existing loan: BDT 16000, Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	15 years experience in running business.15 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819975122
Family's Contact No.	:	01885262722
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RENU AKTER** joined Grameen Bank since 11 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

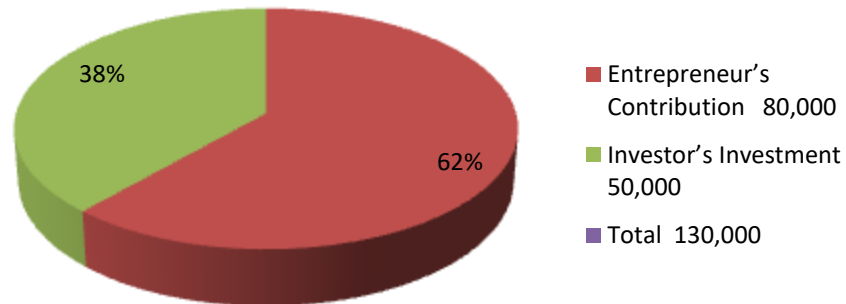
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALOM TAILORS</b>
Location	:	Dakbanglabazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Cloth item .e.t.c</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 3 employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Feni,Chittagong</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cloth item .e.t.c	5750	172500	2070000
	0	0	0
Total Sales(A)	5750	172500	2070000
Less Variable Expense (B)			0
Cloth item .e.t.c	4600	138000	1656000
Total Variable Expense	4600	138000	1656000
Contribution Margin (CM) [C=(A-B)]	1150	34500	414000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		700	8400
Transportation			0
Salary (Self)		5000	60000
Salary (Staff)		21000	252000
Entertainment		400	4800
Guard		100	1200
Generator		150	1800
Mobile Bill		400	4800
Total Fixed Cost (D)		29750	357000
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cloth items			60,000	50	1,200	50,000	110,000
Security			20,000			0	20,000
Others							0
	0	0	80,000	50	1,200	50,000	130,000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cloth item .e.t.c	6200	186000	2232000	2343600	2460780
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>6200</b>	<b>186000</b>	<b>2232000</b>	<b>2343600</b>	<b>2460780</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	4960	148800	1785600	1874880	1968624
<b>Total Variable Expense</b>	<b>4960</b>	<b>148800</b>	<b>1785600</b>	<b>1874880</b>	<b>1968624</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1240</b>	<b>37200</b>	<b>446400</b>	<b>468720</b>	<b>492156</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		700	8400	8700	9000
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		21000	252000	252000	252000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>29750</b>	<b>355200</b>	<b>355600</b>	<b>356000</b>
<b>Net Profit (E)= [C-D]</b>		<b>7450</b>	<b>89400</b>	<b>93870</b>	<b>98564</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	89,400	93870	98563.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69400	143270
	<b>Total Cash Inflow</b>	<b>139,400</b>	<b>163,270</b>	<b>241,834</b>
<b>2</b>	<b>Cash Outflow</b>			
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>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>69,400</b>	<b>143,270</b>	<b>221,834</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:03  
Experience & Skill : 15 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

