

Proposed NU Business Name: **NEW FASHION TAILORS**



Project identification and prepared by: Zahidul Kamal,  
Feni Sadar Unit, Feni.

Project verified by: Susanto Kumar Bishwas



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

Name	:	<b>MD. IBRAHIM</b>
Age	:	01-02-1982 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Brothers, 02 Sisters
Address	:	Vill: Raster Khill P.O: Raster Khill ; P.S: Feni sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MASUDA AKTER</b>
(iii) Father's name	:	<b>LATE NURUL ISLAM</b>
(iv) GB member's info	:	Branch: Sosordi, Feni. Centre # 32 (male), Member ID: 9774 , Group No: 09 Member since: 03-04-2004 (08 Years) First loan: BDT: 10,000/-
Further Information:		Existing loan: BDT 50,000/- 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.)	:	Nil
Business Experiences and Training Info	:	07 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-614744
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit,Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURUL ISLAM** joined Grameen Bank since 06 years ago. At first she took loan 10,000 from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NEW FASHION TAILORS</b>
Location	:	Beside UP Office, Feni
Total Investment in BDT	:	BDT 134,750/-
Financing	:	Self BDT 66,000 (from existing business) 57% Required Investment BDT 50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft = 120 square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cloth, Tailoring service etc.</li><li>▪20% gain on sales..</li><li>▪The shop is Rented.</li><li>▪The business is being operated by entrepreneur. Existing 01 employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

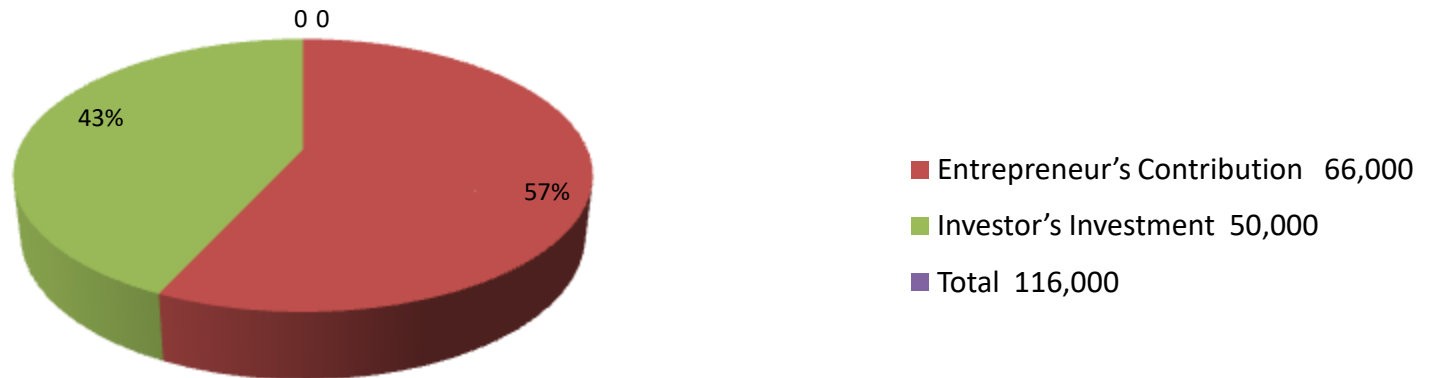
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cloth, Tailoring service etc.	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less Variable Expense</b>			
Cloth, Tailoring service etc.	1,400	42,000	504,000
<b>Total variable Expense (B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less Variable Expense</b>			
Rent		1,000	12,000
Electricity bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary(Staff)		6,000	72,000
Entertainment		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>13,900</b>	<b>166,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>4,100</b>	<b>49,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cloth	500	40	20,000	1250	40	50000	70,000
Machine	3	5000	15,000	0	0	0	15,000
Almira	1	20000	20,000	0	0	0	20,000
Fan	1	1000	1,000	0	0	0	1,000
Security	1	0	10,000	0	0	0	10,000
<b>Total</b>	<b>516</b>	<b>26040</b>	<b>66,000</b>	<b>1250</b>	<b>40</b>	<b>50,000</b>	<b>116,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Cloth, Tailoring service etc.	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	2,500	75,000	900,000	945,000	992,250
<b>Less Variable Expense</b>					
Cloth, Tailoring service etc.	1,750	52,500	630,000	661,500	694,575
<b>Total variable Expense (B)</b>	1,750	52,500	630,000	661500	694575
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less Variable Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity bill		500	6,000	6,500	7,000
Transportation		1,300	15,600	16,000	16,500
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		6,000	72,000	72,000	72,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>14,500</b>	<b>174,000</b>	<b>175,100</b>	<b>176,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>8,000</b>	<b>96,000</b>	<b>108,400</b>	<b>121,275</b>
Investment Payback			20,000	20,000	20,000



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>96,000</b>	<b>108,400</b>	<b>121,275</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62,000	150,400
	<b>Total Cash Inflow</b>	146,000	170,400	271,675
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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	84,000	20,000	20,000
3	<b>Net Cash Surplus</b>	62,000	150,400	251,675

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 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; Caudate College Road,  
Salauddin School, Feni Sadar, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# নিউ ফ্যাশন টেইলাস

প্রো: জসিম

ফোন: 01816614744

মাঝেরদোয়া মার্কেট বোর্ড অফিস রোড- শালদি





# FAMILY PICTURE

