

## Proposed NU Business Name: SAMIM TAILORS

Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>MD. JINNAT ALI</b>
Age	:	20-/12-1985(32 Years)
Education, till to date	:	CLASS FIVE
Marital status	:	MARRIED
Children	:	1 son
No. of siblings:	:	1 Brother, 2 SISTER
Address	:	Vill:BETUA JANI POS:PONGBAIJORA P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	Most: JAHORABEGUM
(iii) Father's name	:	LET: MIJANUR RAHMAN
(iv) GB member's info	:	Branch :NAGOURPUR Centre #28/m (male), Member ID : 1344, Group No:05 Member since:28/12/2002 First loan: BDT 4000/-
Further Information:		Outstanding loan: nil
(v) Who pays GB loan installment	:	fathar
(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	:	10years experience in running business. He has no training
Other Own/Family Sources of Income	:	AGRICULTURE
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770573653
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHORA BEGUM

joined Grameen 15 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . . AGRICULTURE

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAMIM TAILORS</b>
Location	:	BETUAJANI MARKET NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT 95000/-
Financing	:	Self BDT 45,000/- (from existing business 53% Required Investment BDT 50,000/- (as equity) 47 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08ft=96square ft
Security of the shop	:	30000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goodsLIKE VOIL KAPOR ,PRINT KAPOR,SHIRT PIECE ,THREE PIECE, BORKA, TORA KAPOR ,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is RENT.</li><li>▪Collects goods from KORTIA.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

BDT (TK)

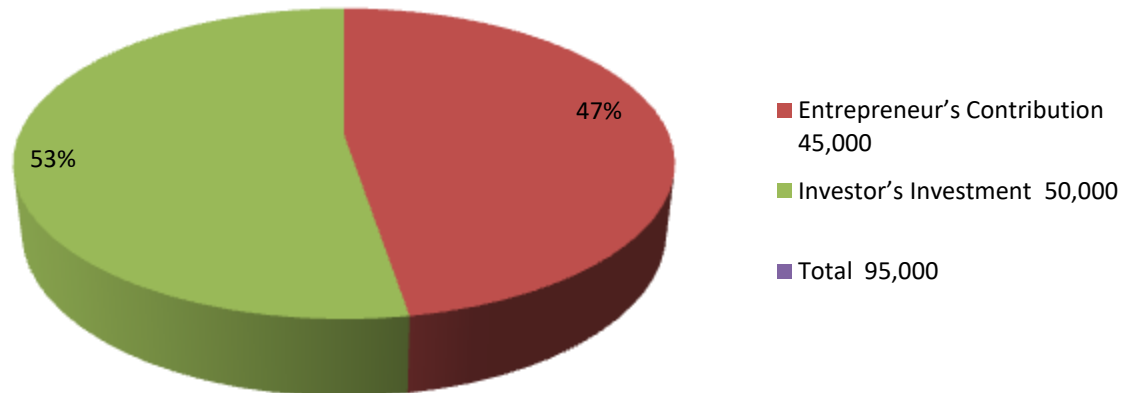
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
VOIL KAPOR ,PRINT KAPOR,SATT PICH ,THREE PICH BORKA,TORY ETC,	2900	87500	1050000
<b>Total Sales (A)</b>	<b>2900</b>	<b>87500</b>	<b>1050000</b>
<b>Less. Variable Expense</b>			
VOIL KAPOR ,PRINT KAPOR,SATT PICH ,THREE PICH BORKA,TORY ETC		70000	840000
<b>Total variable Expense (B)</b>		<b>70000</b>	<b>840000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>17500</b>	<b>210000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6000
Electricity Bill		500	6000
Transportation		,1000	12000
Mobile Bill		300	3600
Entertainment		500	6000
Gurd		200	2400
janitor		0	0
salary (staff)		0	0
Salary (self)		5000	60000
<b>Total fixed Cost (D)</b>		<b>13000</b>	<b>96000</b>
<b>Net Profit (E) [C-D)</b>		<b>4500</b>	<b>114000</b>

## Investment Breakdown

### Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
VOIL	6000	30000	36000
PRINT KAPOR	9000	20000	29000
SHART PIECE	8000		8000
THREE PIECE	10000		10000
BORKA	4000		4000
TORA KAPOR	8000		8000
<b>Total</b>	<b>45000</b>	<b>50000</b>	<b>95000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>				
SHOKAJ , KHAT , SHOPA , MIRSEF, KAT	87500	1050000	1102500	1157625
<b>Total Sales (A)</b>	<b>87500</b>	<b>1050000</b>	<b>1102500</b>	<b>1157625</b>
<b>Less. Variable Expense</b>				
SHOKAJ , KHAT , SHOPA , MIRSEF, KAT	70000	840000	882000	926100
<b>Total variable Expense (B)</b>	<b>70000</b>	<b>840000</b>	<b>882000</b>	<b>926100</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>17500</b>	<b>2210000</b>	<b>220500</b>	<b>231525</b>
<b>Less. Fixed Expense</b>				
Rent	500	6000	6000	6000
Mobile Bill	300	3600	3800	3800
Electricity Bill	500	6000	6200	6200
Transportation	1000	12000	12200	12200
Guard	200	2400	2400	2400
Entertainment	500	6000	6000	6000
salary (staff)	0	0	0	0
Salary (self)	5000	60000	60000	60000
<b>Total fixed Cost (D)</b>	<b>13000</b>	<b>96000</b>	<b>96600</b>	<b>96600</b>
<b>Net Profit (E) [C-D]</b>	<b>4500</b>	<b>114000</b>	<b>123900</b>	<b>134925</b>
<b>Investment Payback</b>		<b>20000</b>	<b>20000</b>	<b>20000</b>



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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	114000	123900	134925
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		94000	197900
	<b>Total Cash Inflow</b>	<b>164000</b>	<b>217900</b>	<b>332825</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>94000</b>	<b>197900</b>	<b>312825</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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