

Proposed NU Business Name: **INTERNATIONAL TAILORS**



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Sonatala unit.Bogra

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Mohammad Abdulla Al-Naihan
Age	:	02-09-1993(24 Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brothers 01 Sister
Address	:	Vill: Uttar Beira P.O: Charpara P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Sofia Begum
(iii) Father's name	:	Md. Naharul Islam
(iv) GB member's info	:	Branch: Hat karamza, Sonatala, Centre # 20(Female), Member ID: 3308/1, Group No: 03 Member since: 05-01-1995(22 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000/-, 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. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-740203
Mother's Contact No.	:	01765-183739
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Sofia Begum joined Grameen Bank since 22 years ago. At first she took 5,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	INTERNATIONAL TAILORS
Location	:	Charpara Bazer, Sonatala, Bogra.
Total Investment in BDT	:	BDT 126,000/-
Financing	:	Self BDT 76,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Shirt ,Pent, Baby Cloths etc. ▪Average gain on 25% sale. ▪The business is operating by entrepreneur. Existing 03 employee. ▪one employee will be appointed. ▪The shop is rented. ▪Collects goods from local market. ▪Agreed grace period is 3 months.

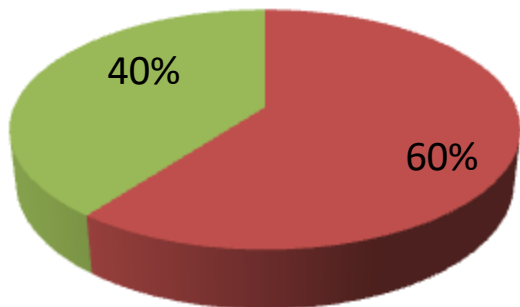
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Cloth items	3,000	90,000	1,080,000
Total variable Expense (B)	3,000	90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
House rant		650	7,800
Electricity Bill		1,400	16,800
Salary (self)		5,000	60,000
Salary (staf)		21,000	252,000
Mobile Bill		250	3,000
Total fixed Cost (D)		28,300	339,600
Net Profit (E) [C-D]		1,700	20,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt	35	280	9,800	45	350	15,750	25,550
Pant	45	350	15,750	35	400	14,000	29,750
Baby dress	1	450	450	0	0	0	450
Three piece	0	0	0	30	600	18,000	18,000
Others	0	0	0	1	2250	2,250	2,250
Security	1	50000	50,000	0	0	0	50,000
Total	82	51080	76000	111	3600	50000	126000

Source of Finance



- Entrepreneur's Contribution 76,000
- Investor's Investment 50,000
- **Total 126,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	4,300	129,000	1,548,000	1,625,400	1,706,670
Total Sales (A)	4,300	129,000	1,548,000	1,625,400	1,706,670
Less. Variable Expense					
Cloth items	3,225	96,750	1,161,000	1,219,050	1,280,003
Total variable Expense (B)	3,225	96,750	1,161,000	1,219,050	1,280,003
Contribution Margin (CM) [C=(A-B)]	1,075	32,250	387,000	406,350	426,668
Less. Fixed Expense					
House rant		650	7,800	7,800	7,800
Electricity Bill		1,400	16,800	16,800	16,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		21,000	252,000	252,000	252,000
Mobile Bill		250	3,000	3,000	3,000
Total fixed Cost (D)		28,300	339,600	339,600	339,600
Net Profit (E) [C-D]		3,950	47,400	66,750	87,068
Investment Payback			20,000	20,000	20,000

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

SI #	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	47,400	66,750	87,068
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		27,400	74,150
	Total Cash Inflow	97,400	94,150	161,218
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	27,400	74,150	141,218

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Digalkhandi, Veluerpara,
Sonatala, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













Family picture

