

**Proposed NU Business Name: ASLAM TAILORS**



Project identification and prepared by: Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



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

Name	:	<b>MST. ASMA AKTER</b>
Age	:	01-01-1989 (28Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: South Salna ; P.O: Chandana; P.S: Joydevpur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. HOSNEARA BEGUM</b>
(iii) Father's name	:	<b>MD. ANOWAR HOSSAIN</b>
(iv) GB member's info	:	Branch: Bashon, Centre # 24 (Female), Member ID: 9529/2 , Group No: 08 Member since: 20-05-2009( 8Years) First loan: BDT 10000/- Last Loan : 45000/- Outstanding loan: 41000/-
Further Information:		
(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	:	4 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.	:	01989258283
Family's Contact No.	:	01926852567
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HOSNEARA BEGUM** joined Grameen Bank since 8 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASLAM TAILORS</b>
Location	:	Naga Main Road, South Salna ,Gazipur
Total Investment in BDT	:	BDT 305,000/-
Financing	:	Self BDT 245,000/- (from existing business) 80% Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	10,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Gos kapor,Shirt pice,pant pice,Panjabi etc.</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪The Shop Rent.</li><li>▪Collects goods from Joydebpur, Gazipur .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

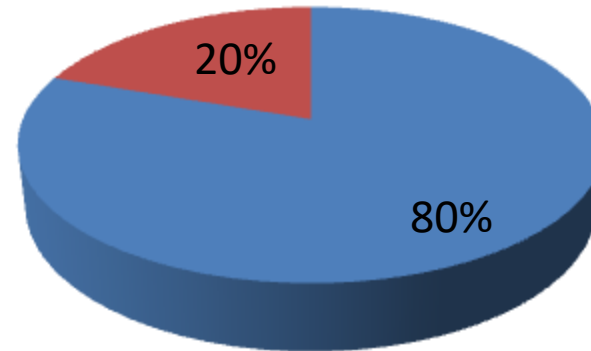
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Tailors	2000	60000	720000
Sewing Income	300	9000	108000
<b>Total Sales (A)</b>	2300	69000	828000
<b>Less Variable Expense</b>			
Tailors	1800	54000	648000
<b>Total variable Expense (B)</b>	1,800	54000	648000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15000	180000
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		4000	48000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		5,600	67200
<b>Net Profit (E)= [C-D]</b>		9,400	112800

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Pant	30	500	15,000	50	500	25,000	40,000
Shirt	60	400	24,000	0	0	0	24,000
Gos Cloth(Colour)	200	45	9,000	100	45	4,500	13,500
Gos Cloth(Print)	500	57	28,500	500	57	28,500	57,000
Gos Cloth(Torry)	640	200	128,000	0	0	0	128,000
Sewing Machine	2	6000	12,000	0	0	0	12,000
Sewing Machine(Auto)	1	18500	18,500	0	0	0	18,500
	0	40	0	0	0	0	0
	0	60000	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Security	1	10000	10,000	0	0	0	10,000
Others	0	51200	0	0	2000	2,000	2,000
<b>Total</b>	<b>1434</b>	<b>0</b>	<b>245,000</b>	<b>651</b>	<b>0</b>	<b>60,000</b>	<b>305,000</b>

## Source of Finance

- Entrepreneur Contribution=245000
- Investors Investment=60000
- Total=305000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Tailors	3000	90000	1080000	1134000	1190700
Sewing Income	400	12000	144000	151200	158760
<b>Total Sales (A)</b>	3400	102000	1224000	1285200	1349460
<b>Less Variable Expense</b>			0		
Tailors	2700	81000	972000	1020600	1071630
Grocery			0		
<b>Total variable Expense (B)</b>	2,700	81000	972000	1020600	1071630
<b>Contribution Margin (CM) [C=(A-B)</b>	700	21000	252000	264600	277830
<b>Less Variable Expense</b>			0		
Rent		800	36000	36,000	36000
Electricity bill		200	2400	2900	3400
Transportation		500	6000	6,500	7000
Salary (self)		4000	48000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
<b>Total fixed cost (D)</b>		6,000	99,200	111,500	112600
<b>Net Profit (E)= [C-D]</b>		15000	180000	153,100	165230
Investment Payback			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	<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	60,000		
1.2	Net Profit	180000	153,100	165230
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		156,000	285100
	<b>Total Cash Inflow</b>	240000	309,100	450330
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	24000
3	<b>Net Cash Surplus</b>	156,000	285100	426330

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 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













# FAMILY PICTURE

