

**Proposed NU Business Name: AKOTA TAILORS**



Project identification and prepared by: Aman ulla,  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>MOHAMMED BACCO</b>
Age	:	01-01-1992 (25 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Son,.
No. of siblings:	:	01 Brother,02 Sisters
Address	:	Vill: East joyloskar, P.O: Joyloskar, P.S: Dagonvuiyan, 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>HASINA AKTER</b>
(iii) Father's name	:	<b>MD: IDRIS</b>
(iv) GB member's info	:	Branch: Joyloskor, Dagonvuiyan, Centre # 8(Female), Member ID: 1320, Group No: 03 Member since: 2001 To 2012 (11Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan:
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. 07 years own business. He has 03 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921303286
Family's Contact No.	:	01822010254
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

**HASINA AKTER** joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

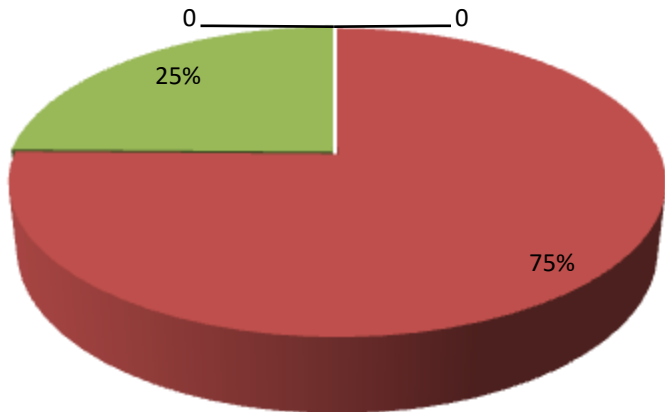
## Proposed Nubbin Udyokta Business Info

Business Name	:	<b>AKOTA TAILAR</b>
Location	:	Gozariya road,Dhamrpur, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 202,000/-
Financing	:	Self BDT 152,000/-(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/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garment &amp; Service etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing One employees.</li><li>▪One will be appointed after receiving equity money</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Garment & Service etc	3,000	90000	1080000
<b>Total sales (A)</b>	3000	90000	1080000
<b>Less Variable Exp.</b>			
Garment & Service etc	2100	63000	756000
<b>Total Variable exp. (B)</b>	2100	63000	756000
<b>Contribution Margin CM [C= (A-B)]</b>	900	27000	324000
<b>less fixed exp.</b>			
Rent		1000	12000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		13200	158400
<b>Nit profit</b>		13800	165600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ladis pis	50	2000	100000	25	2000	50000	150000
Sart pis	10	700	7000	0	0	0	7000
Others	0	0	15000	0	0	0	15000
Security	0	0	30000	0	0	0	30000
<b>Total</b>			<b>152000</b>			<b>50000</b>	<b>202000</b>



- Entrepreneur's Contribution 152,000
- Investor's Investment 50,000
- Total 202,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Garment & Service etc.	3700	111000	1332000	1398600	1468530
<b>Total Sales (A)</b>	3700	111000	1332000	1398600	1468530
less variable Expenses					
Garment & Service etc.	2590	77700	932400	979020	1027971
Total variable Expenses (B)	2590	77700	932400	979020	1027971
<b>Contribution Margin (CM)= (A-B)</b>	1110	33300	399600	419580	440559
<b>Less Fixed Expenses</b>					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6200	6400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		300	3600	3600	3600
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		19000	228000	239400	251370
<b>Net Profit (E) (C-D)</b>		14300	171600	180180	189189
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	171600	180180	189189
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151,600	311,780
	<b>Total Cash Inflow</b>	221,600	331,780	500,969
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	151,600	311,780	480,969

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







