

Proposed NU Business Name: **IBRAHIM TAILOR**

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.IBRAHIM
Age	:	15-05-1994 (22Years)
Education, till to date	:	Class v
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers
Address	:	Vill: west bagra P.O ;bagra P.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONIRA BEGUM
(iii) Father's name	:	IKBAL HOSSEN
(iv) GB member's info	:	Branch: Moksudpur dohr, Centre # 37(Female), Member ID: 2995/1, Group No: 07 Member since: 20-10-2012 (05Years) First loan: BDT 3,000/- Outstanding loan:BDT 18380/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	02years of business experience. : 02 years experience in running business. : He has trained(02 years)
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966-761039
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONIRA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	IBRAHIM TAILORS
Location	:	Khalpar bagra bazar.
Total Investment in BDT	:	BDT 79,500/-
Financing	:	Self BDT 39,500/- (from existing business)44 % Required Investment BDT 40,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 12 ft= 168 square ft
Security of the shop	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Three pice,shirt pice,borkha etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from bagra bazar. ▪Agreed grace period is 3 months.

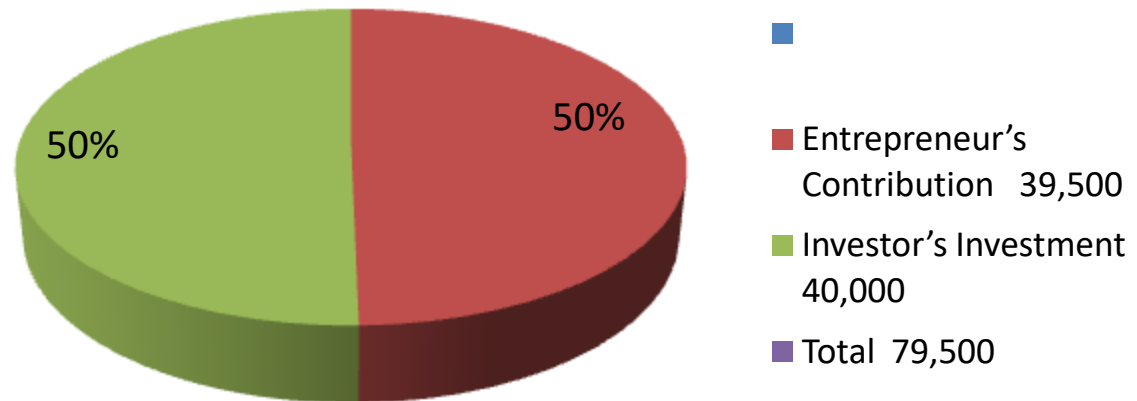
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece,shart,pant etc	1,500	45,000	540,000
from servecing	200	6000	72000
Total Sales (A)	1,700	51,000	612,000
Less. Variable Expense			
three piece,pant,shart etc	1,275	38,250	459,000
Total variable Expense (B)	1,275	38,250	459,000
Contribution Margin (CM) [C=(A-B)	425	12,750	153,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		250	3,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		50	600
Generator		100	1,200
Mobile bill		300	3,600
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D)		5,450	65,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Shirt pic	100	120	12000		225	100	25000	36000
Borkha	30	150	4500		100	150	15000	19500
Three pice	20	160	7200					14400
security			5000	other				8800
Total			39,500				40,000	79,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pice,pant pice,borakha etc	2,200	66,000	792,000	831,600	873,180
from servicing	250	7,500	90,000	94,500	99,225
Total Sales (A)	2,450	73,500	882,000	926,100	972,405
Less. Variable Expense					
Three pice,pant pice,borakha etc	1,870	56,100	673,200	706,860	742,203
Total variable Expense (B)	1,870	56,100	673,200	706,860	742,203
Contribution Margin (CM) [C=(A-B)]	580	17,400	208,800	219,240	230,202
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		250	3,000	3,150	3,308
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,200	1,200
Gird		50	600	630	662
Generator		100	1,200	1,200	1,200
Mobaile bill		300	3,600	3,780	3,969
Non Cash Item					
Depreciation		0	2,160	2,160	2,160
Total Fixed Cost		7,300	89,760	90,420	91,113
Net Profit (E) [C-D]		10,100	119,040	128,820	139,089
Investment Payback			16,000	16,000	16,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	119,040	128,820	139,089
1.3	Depreciation (Non cash item)	2160	2160	2160
1.4	Opening Balance of Cash Surplus		105,200	220,180
	Total Cash Inflow	161,200	236,180	361,429
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	105,200	220,180	345,429

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 02Years
Own Business :02
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

FAMILY PICTURE