

Proposed NU Business Name: **ASHA TAILORS**



Project identification and prepared by: Md. Nazim Uddin
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LIAKOT SHEIKDER
Age	:	03-02-1983 (35 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	03 Daughter
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Kaskhuni Para, P.O:Solimabad P.S: Nagorpur, Dist: Tangail.
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. HASNA KHATUN
(iii) Father's name	:	MD. ABUL SHEIKDER
(iv) GB member's info	:	Branch: Solimabad, Centre # 18 (Female), Member ID: 2503, Group No: 06 Member since: 04-04-2004 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan : -/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	12 years experience in running business. 12 years experience in his own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-597976
Mother's Contact No.	:	01768-266135
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HASNA KHATUN joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultrue.

Proposed Nobin Udyokta Business Info

Business Name	:	ASHA TAILORS
Location	:	Tabaria Chadgong Bazar, Dhupria Road, Nagorpur.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from Tangail.▪ 25% gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

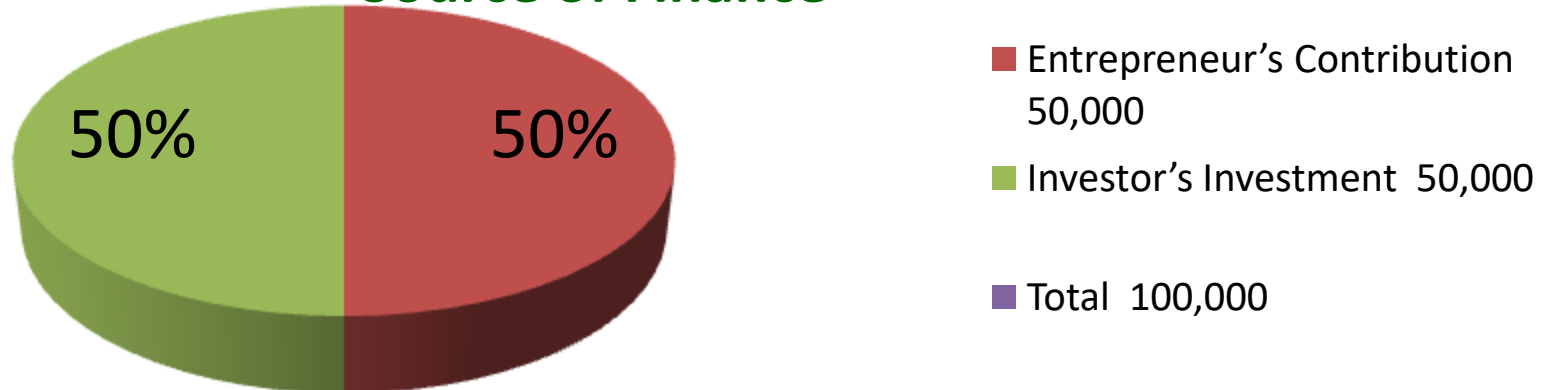
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Three pitch,Tore Cloth,Pant,Saloir,Shart,Pant p.	1500	45000	540000
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Three pitch,Tore Cloth,Pant,Saloir,Shart,Pant p.	1125	33750	405000
Total Variable Expense	1125	33750	405000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		200	2400
Transportaion		200	2400
Salary (Self)		5000	60000
Entertainment		100	1200
Gard		100	1200
Generator		200	2400
Mobil Bill		100	1200
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		4350	52200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tora cloth	48	50	2400			0	2400
Pant	3	500	1500	50	500	25000	26500
Salower	9	200	1800			0	1800
Shart pitch	3	500	1500	50	500	25000	26500
Pant Pitch	8	400	3200			0	3200
Security			30000			0	0
Other			9600			0	0
			0			0	0
						0	0
Total	71		50000	100		50,000	100,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Three pitch,Tore Cloth,Pant,Saloir,Shart,Pant p.	2000	60000	720000	756000	793800
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Three pitch,Tore Cloth,Pant,Saloir,Shart,Pant p.	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		200	2400	2700	3000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobil Bill		100	1200	1300	1400
Total Fixed Cost (D)		6900	80400	80920	81446
Net Profit (E)= [C-D]		8100	97200	102060	107163
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	97,200	102060	107163
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77200	159260
	Total Cash Inflow	147,200	179,260	266,423
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	77,200	159,260	246,423

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

জ্যোৎস্না টেলিভিশন

এখানে আধুনিক ডিভাইসের সেভিস এন্ড রেন্টস সেবা
সুন্দর পরিবেশ দ্বারা তৈরি করা হয়।

মোঃ মাস্টার মোঃ লিয়াকত হোসেন

তেবাড়িয়া বাজার, নাগরপুর, টাঙ্গাইল।

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গোষ্ঠী
টেইলার্স





শ্রী-স্বাভার সোয়া
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FAMILY PICTURE

