

Proposed NU Business Name: **AL-RAZZAK TAILORS**



Project identification and prepared by: Md.Moshiur Rahman
Sreenagar unit,Munshigonj
Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RAYHAN HOSSAIN
Age	:	18-02-1997(19Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers 02 sisters
Address	:	Vill: nagor bag , P.O ;sreenagar, 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	:	NILU BEGUM
(iii) Father's name	:	ABDUR RAZZAK
(iv) GB member's info	:	Branch: sreenagar, Centre # 42 (Female), Member ID: 4015, Group No: 02 Member since: 20-04-1990(09 Years) First loan: BDT 15,000/-
Further Information:		Outstanding loan: Nil
(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(01 year)
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-615566
Family's Contact No.	:	01935-237868
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILU BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AL-RAZZAK TAILORS
Location	:	Baroygaw bazar,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 156,000/-
Financing	:	Self BDT 106,000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	BDT 70,000
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 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from isImpur.▪Agreed grace period is 3 months.

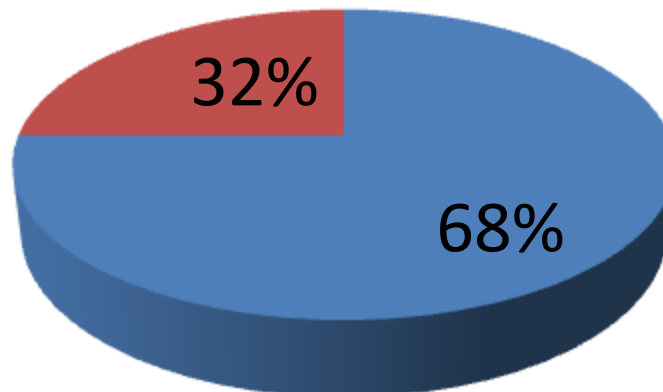
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece,shart,pant etc	1,000	30,000	360,000
from servecing	250	7500	90000
Total Sales (A)	1,250	37,500	450,000
Less. Variable Expense			
three piece,pant,shart etc	800	24,000	288,000
Total variable Expense (B)	800	24,000	288,000
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		8,200	98,400
Net Profit (E) [C-D)		5,300	63,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Three pice	08	480	3840		50	480	15000	18,840
Shirt pice	15	520	7800		20	520	24,000	31,800
Print cloth	50	75	3750	Log machine	01	15,000	15,000	18,750
Swing machine	04	4000	16000	other			600	2,200
Log machine	01	5000	5000					5,000
security			70,000					70,000
Total			106,000				50,000	156,000

Source of Finance

■ Entrepreneur's contibution 106,000 ■ Investor's Investment 50,000 ■ Total 156,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pice,pant pice,borakha etc	1,500	45,000	540,000	567,000	595,350
From servicing	300	9,000	108,000	113,400	119,070
Total Sales (A)	1,800	54,000	648,000	680,400	714,420
Less. Variable Expense					
Three pice,pant pice,borakha etc	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	1,200	36,000	432,000	453,600	476,280
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,200	1,200
Gird		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	4,200	4,200	4,200
Total Fixed Cost		8,200	102,600	102,960	103,338
Net Profit (E) [C-D)		9,800	113,400	123,840	134,802
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	113,400	123,840	134,802
1.3	Depreciation (Non cash item)	4200	4200	4200
1.4	Opening Balance of Cash Surplus		97,600	205,640
	Total Cash Inflow	167,600	225,640	344,642
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	97,600	205,640	324,642

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



ମାଟି କାମର ବିକାଶ
କେନ୍ଦ୍ରୀୟ ସମାଜ

ମାଟି କାମର ବିକାଶ
କେନ୍ଦ୍ରୀୟ ସମାଜ
ମାଟି କାମର ବିକାଶ
କେନ୍ଦ୍ରୀୟ ସମାଜ

ମାଟି କାମର ବିକାଶ
କେନ୍ଦ୍ରୀୟ ସମାଜ
ମାଟି କାମର ବିକାଶ
କେନ୍ଦ୍ରୀୟ ସମାଜ

ମାଟି କାମର ବିକାଶ
କେନ୍ଦ୍ରୀୟ ସମାଜ
ମାଟି କାମର ବିକାଶ
କେନ୍ଦ୍ରୀୟ ସମାଜ

