

## Proposed NU Business Nam:LATA TAILORS



Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>UZZAL RAJ BONGSHI</b>
Age	:	15-/02-1983(34 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	MARIED
Children	:	O son O DAUGHTER
No. of siblings:	:	3 Brother, 1 SISTER
Address	:	Vill:MAMUD NAGOUR POS:MAMUD NAGOUR, P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	Most: ANITA RAJ BONGSHI
(iii) Father's name	:	MD. SHONIL RAJBONGSHI
(iv) GB member's info	:	Branch :MAMUD NAGOUR Centre #40/m (male), Member ID : 8506, Group No:02 Member since:5/08/2007 First loan: BDT 5000 /-
Further Information:		Outstanding loan: 31300
(v) Who pays GB loan installment	:	fathar
(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	:	10years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017433246028
Family's Contact No.	:	001790103948
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

joined Grameen 10years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utili.ze loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>LATA TAILORS</b>
Location	:	MAMUD NAGOUR DOCTOUR HOUSE NAGOURPOUR TANGAIL
Total Investment in BDT	:	BDT 108250/-
Financing	:	Self BD58250/- (from existing business 46% Required Investment BDT 50,000/- (as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10ft=120square ft
Security of the shop	:	NIL
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods LIK: THAN KAPOR CHAPA KAPOR THREE PIECE SHIRT KAMIZE ,etc.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The shop is RENT .</li> <li>▪Collects goods from tang ail .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business (BDT)

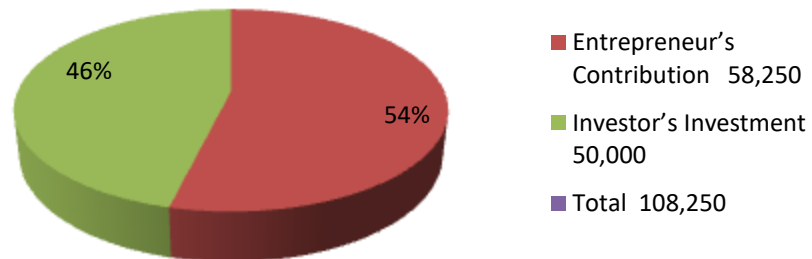
BDT (TK)			
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
: THAN KAPOR CHAPA KAPOR THREE PIECE SHIRT KAMIZE	2500	74800	897600
<b>Total Sales (A)</b>	<b>2500</b>	<b>74800</b>	<b>897600</b>
<b>Less. Variable Expense</b>			
: THAN KAPOR CHAPA KAPOR THREE PIECE SHIRT KAMIZE ,etc.		56100	673200
<b>Total variable Expense (B)</b>		<b>56100</b>	<b>673200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>18700</b>	<b>224400</b>
<b>Less. Fixed Expense</b>			
Rent		400	4800
Electricity Bill		600	7200
Transportation		,600	7200
Mobile Bill		300	3600
Entertainment		300	3600
Gurd		0	0
janitor		0	0
salary (staff)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7200</b>	<b>86400</b>
<b>Net Profit (E) [C-D]</b>		<b>5500</b>	<b>138000</b>

## Investment Breakdown

### Investment Breakdown

Particula	Existing	Proposed	Proposed Total
THAN KAPOR	4500	50000	54500
CHAPA KAPOR	18000		18000
THREE PIECE	18000		18000
SHIRT PIECE	1750		1750
<b>Total</b>	<b>58250</b>	<b>50000</b>	<b>108250S</b>

## Source of Finance



Particular	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>			
: THAN KAPOR CHAPA KAPOR THREE PIECE SHIRT KAMIZE ,etc.	74800	897600	942488
<b>Total Sales (A)</b>	<b>74800</b>	<b>897600</b>	<b>942488</b>
<b>Less. Variable Expense</b>			
: THAN KAPOR CHAPA KAPOR THREE PIECE SHIRT KAMIZE ,etc.	56100	673200	706860
<b>Total variable Expense (B)</b>	<b>56100</b>	<b>673200</b>	<b>706860</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>18700</b>	<b>224400</b>	<b>235628</b>
<b>Less. Fixed Expense</b>			
Rent	400	4800	4800
Mobile Bill	300	3600	3700
Electricity Bill	600	7200	7500
Transportation	600	7200	7200
Guard	0	0	0
Entertainment	300	3600	3600
salary (staff)	0	0	0
Salary (self)	5000	60000	60000
<b>Total fixed Cost (D)</b>	<b>7200</b>	<b>86400</b>	<b>86800</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	138000	148828
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		108000
	<b>Total Cash Inflow</b>	<b>188000</b>	<b>246828</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	300000
	<b>Total Cash Outflow</b>	<b>80000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>108000</b>	<b>216828</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

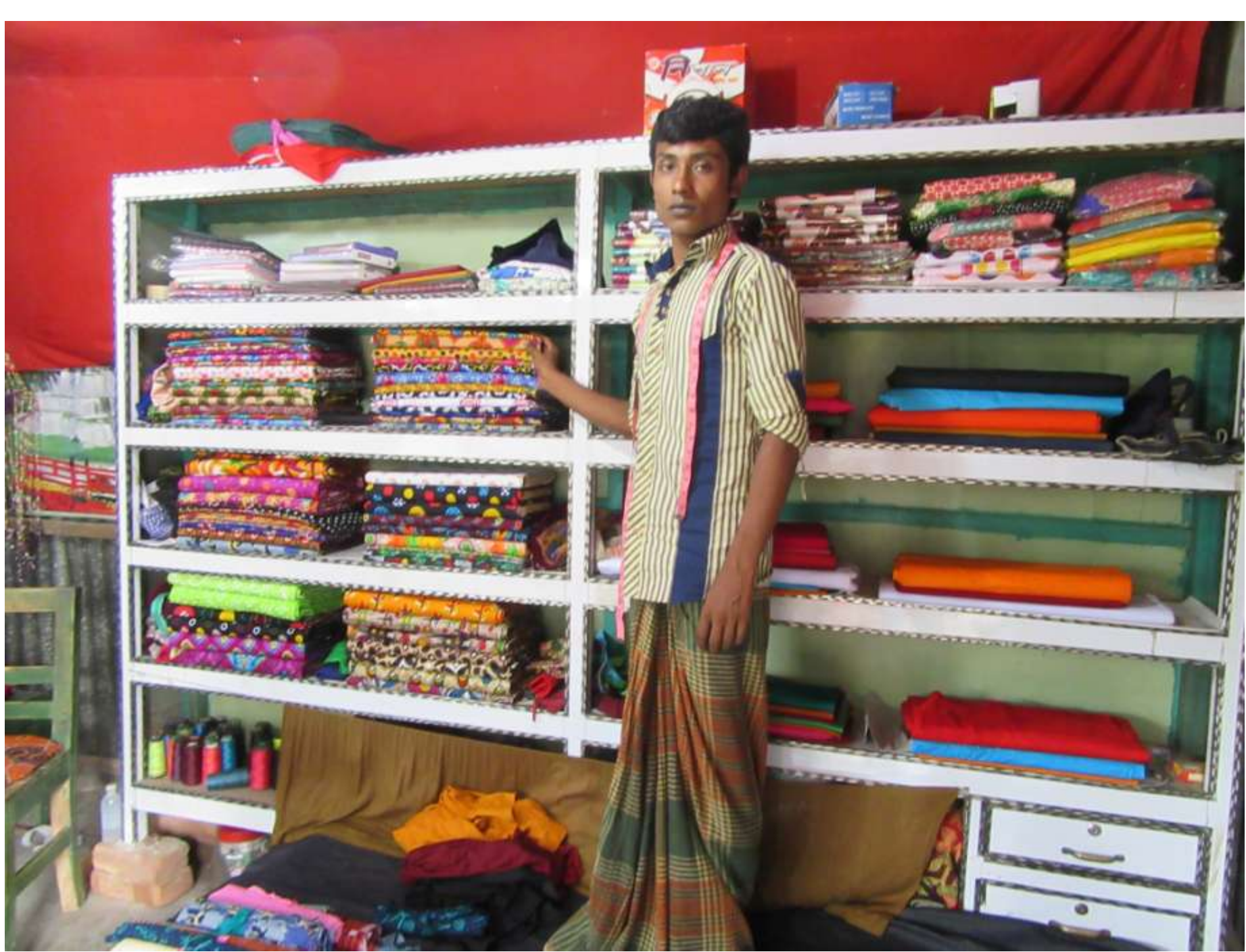
## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

