

Proposed NU Business Name :UTTOM TAILORS

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

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	BEJOY KUMAR RAY
Age	:	1-10-1989(28 Years)
Education, till to date	:	CLASS S,S C
Marital status	:	UNMARRIED
Children	:	0 SON 0 DOUGHRER
No. of siblings:	:	1 Brother,1 Sister.
Address	:	Vill: BIR BOROTIA .P0 :BIRBOROTIA , P.S:NAGOURPUR, Dist: TANGAIL
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. :ANJOLI RANI RAY
(iii) Father's name	:	Md: UTTOM KUMAR RAY
(iv) GB member's info	:	Branch :NAGOURPUR Centre #57/m (Female), Member ID : 5321/1 , Group No:05 Member since:01/09/1998 First loan: BDT 2000/-
Further Information:		Outstanding loan: 0/
(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

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	:	8years 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.	:	01775326735
Family's Contact No.	:	01725080196
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANJOLI RANI RAY

joined Grameen 18years ago. At first she took BDT2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

Proposed Nobin Udyokta Business Info

Business Name	:	UTTOM TAILORS
Location	:	COLLAGE ROARD KHALAK MANSOM ,NAGOURPUR TANG AIL .
Total Investment in BDT	:	BDT/-164500
Financing	:	Self BDT114500/- (from existing business 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100square ft
Security of the shop	:	70000TK
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; PANT , SHART TORAY KAPOR etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop isRENT.▪Collects goods from tang ail▪Agreed grace period is 3 months.

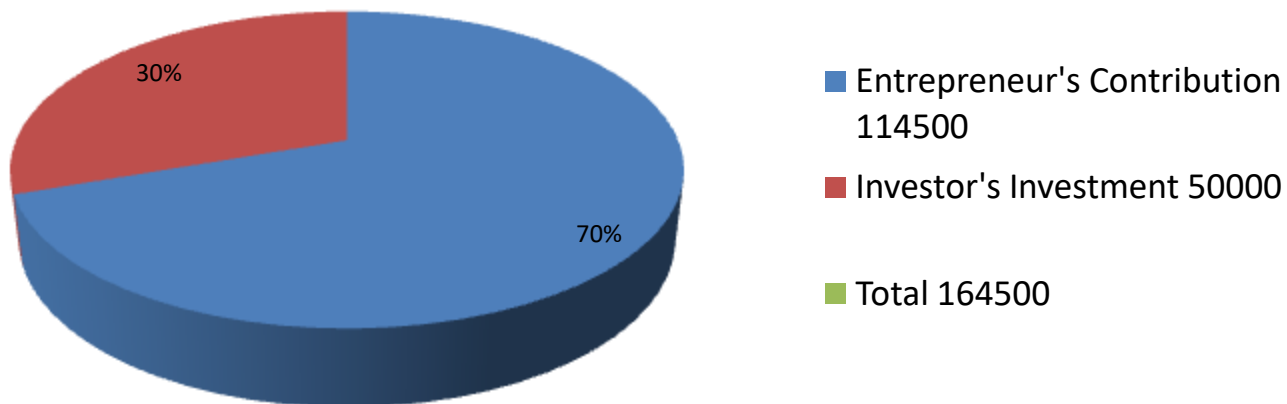
Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
; PANT , SHART TORAY KAPOR		66000	792000
Total Sales (A)		66000	792000
Less. Variable Expense			
; PANT , SHART TORAY KAPOR	0	52800	633600
Total variable Expense (B)	0	52800	633600
Contribution Margin (CM) [C=(A-B)	0	13200	158400
Less. Fixed Expense			
Rent		1000	12000
Electricity Bill		500	6000
Transportation		,500	6000
Mobile Bill		300	3600
Entertainment		200	2400
Gard		100	1200
janitor		100	1200
Salary (self)		5,000	60,000
Total fixed Cost (D)		7700	92400
Net Profit (E) [C-D)		5500	66000

PANT	70000	25000	95000
SHIRT PRICE	30000	25000	55000
TORAY KAPOR	14500		14500
Total	144500	50000	164500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
; PANT , SHART TORAY KAPOR	3800	114000	1368000	1436400	1508220
Total Sales(A)	3800	114000	1368000	1436400	1508220
Less Variable Expense (B)					
; PANT , SHART TORAY KAPOR	3360	100800	1209600	1270080	1333584
Total Variable Expense	3360	100800	1209600	1270080	1333584
Contributon Margin (CM) [C=(A-B)]	440	13200	158400	166320	174636
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	72000	864000
Transportaion		100	1200	1260	1323
Salary (Self)		300	3600	3600	3600
Salary (Staff)		100	1200	1200	1200
Entertainment		200	2400	2400	2400
Guard		500	6000	6000	6000
Generator		5000	60000	60000	60000
Mobile Bill		0	0	0	0
Total Fixed Cost (D)		7700	32400	98460	890523
Net Profit (E)= [C-D]		5500	66000	69300	72765
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	66,000	69300	72765
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		46000	95300
	Total Cash Inflow	116,000	115,300	168,065
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	46,000	95,300	148,065

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : Years
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