

Proposed NU Business Name: **SIAM TAILERS**



Project identification and prepared by: Romendro Nath Haldar
Chagal naiya, feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL HALIM
Age	:	01/01/1986 (27Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Sons Daughter
No. of siblings:	:	01Brother 0 Sisters
Address	:	Vill :sonapur P.O: sonapur bazar P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ALEA BEGUM
(iii) Father's name	:	ABDUR ROHIM
(iv) GB member's info	:	Branch: Amirabad, Centre # 19/(Female), Member ID:1465/1, Group No: 07 Member since: 05-03-2010 (7 Years) First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT 9780/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	10 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01821-315778
Mother's Contact No.	:	01864-012239
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ALEA BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

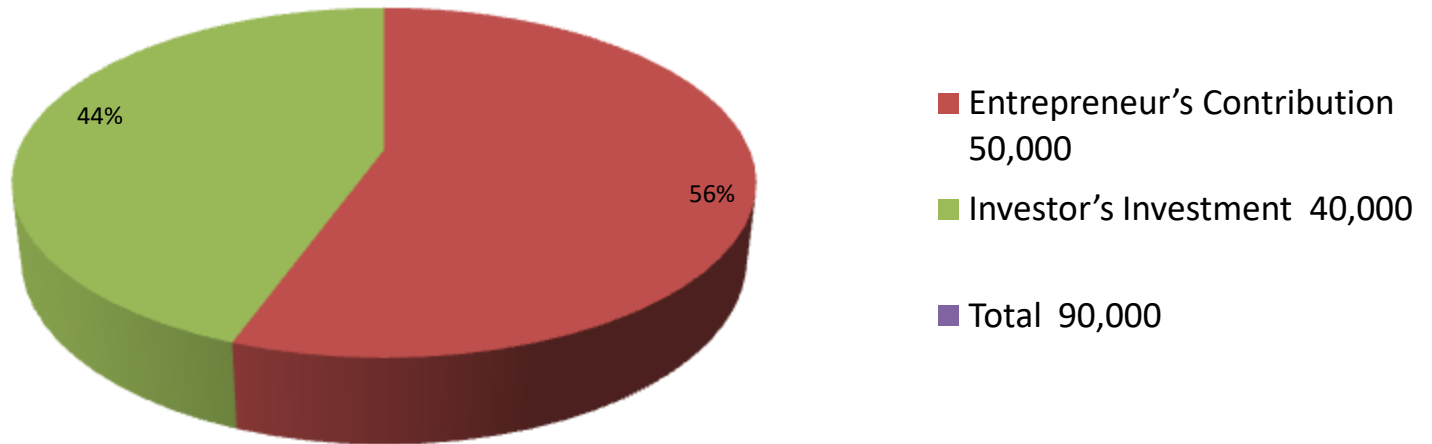
Business Name	:	MD.ABDUL HALIM
Location	:	Sonapur bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 90000/-
Financing	:	Self BDT 50,000/- (From Existing Business) 56% Required Investment Bdt,40,000(as Equity) 44%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like selai machin,suta cutting,iron▪Average 25% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 1 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
selai machin,suta cutting,iron	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
selai machin,suta cutting,iron	1875	56250	675000
Total Variable Expense	1875	56250	675000
Contributon Margin (CM) [C=(A-B)]	625	18750	225000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		6000	72000
Entertainment		300	3600
Guard		50	600
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		13450	161400
Net Profit (E)= [C-D]		5300	63600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
slai machin	12,000	10,000	22,000
		10000	10,000
iron	1,300	20,000	21,300
bokron	1,500	0	1,500
others	25,200	0	25,200
security	10,000	0	10,000
Total	50,000	40,000	90,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
selai machin,suta cutting,iron	3500	105000	1260000	1323000
0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000
Less Variable Expense (B)				
selai machin,suta cutting,iron	2625	78750	945000	992250
Total Variable Expense	2625	78750	945000	992250
Contributon Margin (CM) [C=(A-B)]	875	26250	315000	330750
Less Fixed Expense				
Rent		1500	18000	18000
Electric Bill		300	3600	3900
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		6000	72000	72000
Entertainment		300	3600	3600
Gard		50	600	600
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		13450	161400	161800
Net Profit (E)= [C-D]		12800	153600	161280
Investment Pay Back			24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	153,600	161280
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		129600
	Total Cash Inflow	193,600	290,880
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)	24,000	24,000
	Total Cash Outflow	64,000	24,000
3	Net Cash Surplus	129,600	266,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; G m hat Road, West Pathan
nagar, Chagal Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







