

Proposed NU Business Name: **ALOM TAILORS**



Project identification and prepared by: Mafuzur Rahaman,
Sreepur Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALOM
Age	:	01/01/1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	married
Children	:	02 Sons , 01 Daughter
No. of siblings:	:	1 Brothers& 05 Sisters
Address	:	Vill: Pathan take, P.O: Bormi , P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.JAMILA KHATUN
(iii) Father's name	:	LATE.ABDUL SATTAR
(iv) GB member's info	:	Branch: Bormi , Sreepur, Centre # 57 /m), Member ID: 3133/1, Group No: 01 Member since: 2004-2017(12 Years) First Loan: BDT 5,000 /-, Last Loan: BDT 25,000/-, Outstanding Loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01685-382234
Family's Contact No.	:	01781-609791
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.JAMILA KHATUN joined with Grameen Bank for 12 years. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALOM TAILORS
Location	:	Romni Bazar, Gazipur
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 140,000/- (from existing business) 63% Required Investment BDT 50,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 12 ft = 240 sq. ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: long Cloth,▪Average 35% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Rajabari, Sreepur.▪Agreed grace period is 3 months.

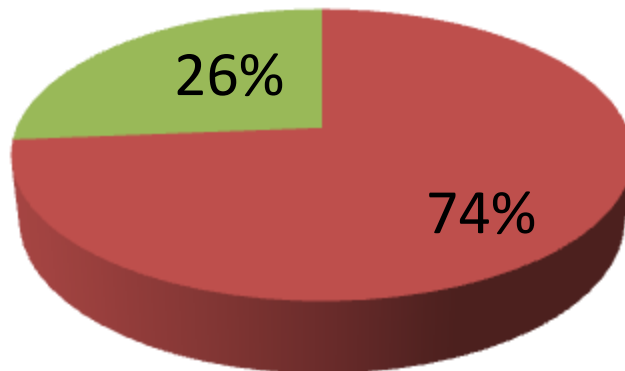
Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Long cloth, Shirt, Pant,ETC	1200	36000	432000
	0	0	0
Total Sales(A)	1200	36000	432000
Less Variable Expense (B)			0
Long cloth, Shirt, Pant,ETC	780	23400	280800
Total Variable Expense	780	23400	280800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6900	82800
Net Profit (E)= [C-D]		5700	68400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shirt	25	700	17,500				17,500
Pant	50	800	40,000			0	40,000
Three Pitches	15	2000	30,000			0	30,000
Long Cloth	200	250	50,000	200	250	50,000	100,000
Others			2,500				2,500
	290	3750	140,000			50,000	190000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 50,000
- Total 190,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Long cloth, Shirt, Pant,ETC	1400	42000	504000	529200	555660
	0	0	0	0	0
Total Sales(A)	1400	42000	504000	529200	555660
Less Variable Expense (B)					
Straw, Bran, Medicine etc	910	27300	327600	343980	361179
Total Variable Expense	910	27300	327600	343980	361179
Contributon Margin (CM) [C=(A-B)]	490	14700	176400	185220	194481
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6900	82800	83800	84830
Net Profit (E)= [C-D]		7800	93600	98280	103194
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	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73600	151880
	Total Cash Inflow	143,600	171,880	255,074
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	73,600	151,880	235,074

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 05 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