

Proposed NU Business Name: **ALIFA TRAILORS**

Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NAZRUL ISLAM
Age	:	11-09-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	04 Brothers 1 Sister
Address	:	Vill: Boro Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MAMOTA
(iii) Father's name	:	SIDDIKUR RAHMAN
(iv) GB member's info	:	Branch: Komorgonj, Centre # 60 (Female), Member ID: 4350, Group No: 02 Member since: 01/01/(1996-2011) 15 Years First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: Nill
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-771099
Mother's Contact No.	:	01821-887848
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAMOTA joined Grameen Bank since 21 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

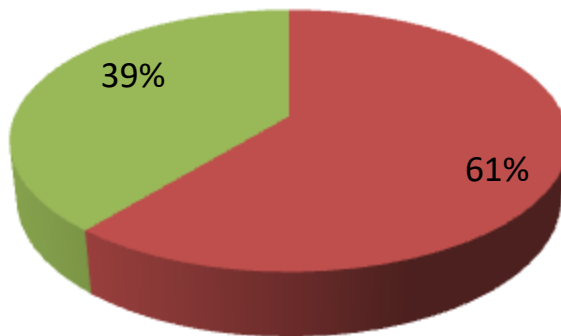
Proposed Nobin Udyokta Business Info

Business Name	:	ALIFA TRAILORS
Location	:	Barha Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,38,000/-
Financing	:	Self BDT 78,000(from existing business) =56% Required Investment BDT 60,000(as equity) 44 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; make,3pes,slwar, etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Nawabgonj. ▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Trailing item	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Medecine item	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		800	9600
Guard		100	1200
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		7300	87600
Net Profit (E)= [C-D]		6200	74400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sewing machine	04	10,000	40,000	01	30,000	30,000	40,000
Over lock machine	01	15,000	15,000				15,000
Readymade dress			10,000				10,000
Cloth			5,000			20,000	25,000
Laundry	01		3000				
Others			5,000				
Total			78,000			50,000	1,28,000



- Entrepreneur's Contribution 78,000
- Investor's Investment 50,000
- Total 128,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk(12x60)	2000	60000	720000	756000	793800
	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Straw,barn,medecine etc	1400	42000	504000	529200	555660
Total Variable Expense	1400	42000	504000	529200	555660
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Electric Bill		800	9600	9900	10200
Transportaion		500	6000	72000	864000
Salary (Self)		5000	60000	720000	8640000
Generator		180	2160	2160	2160
Guard		100	1200	1200	1200
Entertainment		300	3600	3600	3600
Rent		800	9600	9600	9600
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8080	27360	93760	886160
Net Profit (E)= [C-D]		9920	119040	124992	131242
Investment Pay Back			24,000	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>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	119,040	124992	131241.6
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	95040	95040	196032
	Total Cash Inflow	179,040	220,032	327,274
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest



সুন্দরী শ্রেণী ড্রেসিং

আলিফা টেইলার্স

শ্রীঃ মোঃ নজরুল ইসলাম 01915771099

এখানে সুন্দর কারিগর দ্বারা শার্ট, প্লা-পিচ ইত্যাদি তৈরি করা হয়।

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FAMILY PICTURE

