

Proposed NU Business Name :SAIM 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	:	MD.NAZRUL ISLAM
Age	:	25- 11 -1989 (28 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	MARRIED
Children	:	1 ,SON ,0 DAUGHTER
No. of siblings:	:	2 Brother ,2 Sister.
Address	:	Vill: MIZIAL .P.O:SOLIMABATH , P.S: nagourpur , Dist: Tangail.
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 :SAMORTH
(iii) Father's name	:	Md: RUPCHAN SHAK
(iv) GB member's info	:	Branch :SOBOUTHPUR Centre #43/M(FAMEL), Member ID : 5128/1 , Group No:05 Member since:16/04/1988 First loan: BDT 5000 /- Outstanding loan: NIL
Further Information:		
(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	:	07years 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.	:	01747896949
Family's Contact No.	:	01720837958
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMORTH joined Grameen 15years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIM TAILORS
Location	:	ARECA ROARD NAGARPUR TANGAIL
Total Investment in BDT	:	BDT 180000/-
Financing	:	Self BDT 130000/- (from existing business 23% Required Investment BDT 50,000/- (as equity) 77%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft= 100 ssquare ft
Security of the shop	:	30000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; SHART PICE PANT PICE AKCULAR TORAY KAPOR CAPA KAPOR etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is RENT.▪Collects goods from tangail▪Agreed grace period is 3 months.

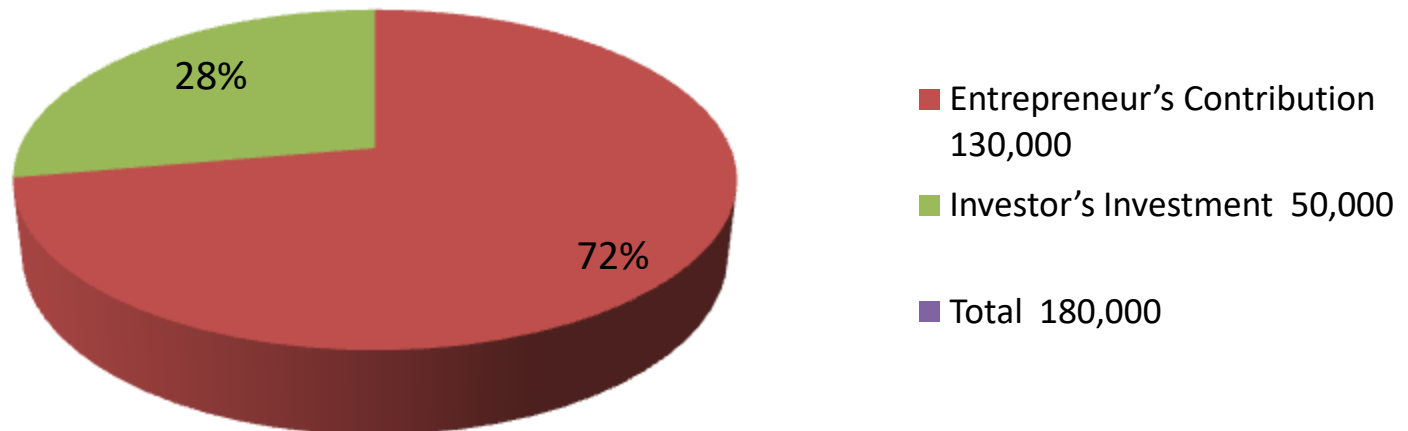
Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
SHART PICE PANT PICE AKCULAR TORAY KAPOR CAPA KAPOR		73500	882000
Total Sales (A)		73500	882000
Less. Variable Expense			
SHART PICE PANT PICE AKCULAR TORAY KAPOR CAPA KAPOR	0	58800	705600
Total variable Expense (B)	0	58800	705600
Contribution Margin (CM) [C=(A-B)]	0	14700	176400
Less. Fixed Expense			
Rent		600	7200
Electricity Bill		400	4800
Transportation		,500	6000
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		100	1200
janitor		100	1200
Salary (self)		5,000	60,000
Total fixed Cost (D)		7200	86400
Net Profit (E) [C-D]		7500	90000

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
SHART PICE	24000		24000
PANT PIECE	24000		24000
TORAY KAPOR	30000		30000
COLOUR KAPOR	25000		25000
CHAPA KAPOR	27000		27000
HOLD MACHINE		50000	50000
Total	130000	50000	180000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3 RD YEAR(5%)
Revenue (sales)				
SHART PICE PANT PICE AKCULAR TORAY KAPOR CAPA KAPOR	73500	882000	926100	972405
Total Sales (A)	73500	882000	926100	972405
Less. Variable Expense				
SHART PICE PANT PICE AKCULAR TORAY KAPOR CAPA KAPOR	58800	705600	740880	777924
Total variable Expense (B)	58800	705600	740880	777924
Contribution Margin (CM) [C=(A-B)]	14700	176400	185220	194481
Less. Fixed Expense				
Rent	600	7200	7200	7200
Electricity Bill	400	4800	4800	4800
Guard	100	1200	1200	1200
Mobile Bill	300	3600	3600	3600
generator	100	1200	1200	1200
Entertainment	200	2400	2400	2400
transportation	500	6000	6000	6000
Salary (self)	5000	60,000	60,000	60000
Total Fixed Cost	7200	86400	86400	86400
Net Profit (E) [C-D]	7500	90000	98820	108081
Investment Payback		20000	20000	20000

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

Cash flow projection on business plan (rec. & Pay)				
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90000	98820	108081
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		70000	148820
	Total Cash Inflow	140000	168820	256901
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	7000	148820	236901

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



কামাল হোসেন

St. George's















