

Proposed NU Business Name: **IDEAL TAILORS**



Project identification and prepared by: Md. Shahab Uddin
Mohonpur Unit
Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.LITON ALI
Age	:	10-05-1987(30Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Khadoil, P.O: Mohonpur, P.S: Mohonpur, Dist.: Rajshahi
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. FERDOUSI
(iii) Father's name	:	MD. BODER
(iv) GB member's info	:	Branch: Mougachi, Mohonpur, Centre # 22(Female), Member ID: 8420, Group No: 13 Member since: 08-01-2010 to 2018 (07Years) First loan: BDT 10,000/- Existing loan: BDT 4,000/- Outstanding loan: BDT 3,920/-
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 & Skill Own Business and Training Info	:	18 years of business experience. 09 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-462003
Family's Contact No.	:	01737-450076
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Mohonpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

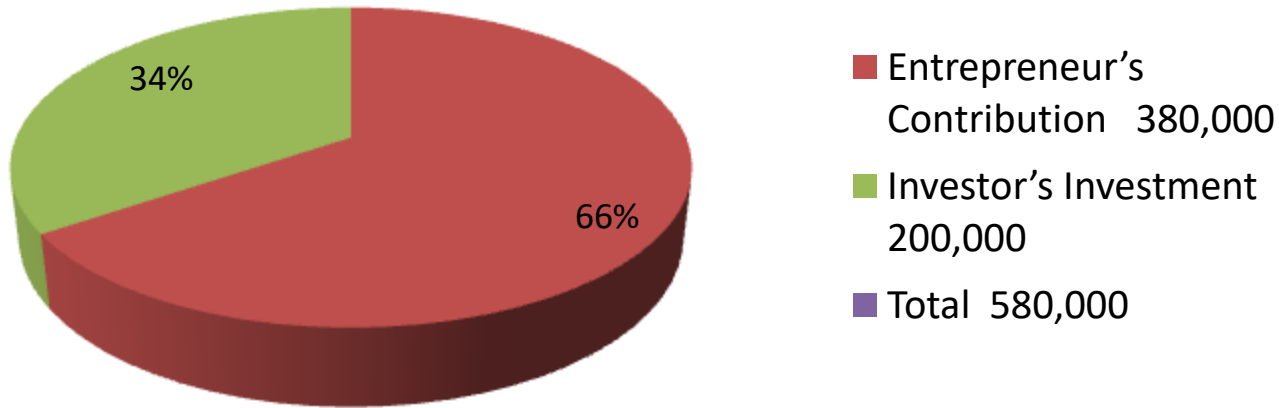
MST. FERDOUSI joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in animal buying.

Proposed Nobin Udyokta Business Info

Business Name	:	IDEAL TAILORS
Location	:	Mohonpur Bazar, Rajshahi
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 380,000/- (from existing business) 66% Required Investment BDT 200,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	BDT 49,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Shirt Piece, Pant Piece, Three Piece, Cloth etc.▪Average 20% gain on sales.▪The business is operated by entrepreneur.▪The shop is rented.▪Collects goods from Shahzadpur, Dhaka.▪Agreed grace period is 3 months.

Existing Business			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Shirt Piece, Pant Piece, Three Piece, Cloth etc.	4000	120000	1440000
tailoring service	400	12000	144000
Total Sales(A)	4400	132000	1584000
Less Variable Expense (B)			0
Shirt Piece, Pant Piece, Three Piece, Cloth etc.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000
Less Fixed Expense			
Rent		800	9600
Electric Bill		1000	12000
Transportaion		3000	36000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		500	6000
Guard		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		18800	225600
Net Profit (E)= [C-D]		17200	206400

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Shirt Piece	350	350	122,500	150	350	52,500	175,000
Pant Piece	150	400	60,000	150	400	60,000	120,000
Three Piece	80	600	48,000	50	600	30,000	78,000
Borkha & Panjabi Cloth			20,000			0	20,000
Chapa Cloth			25,000	600	50	30,000	55,000
Tore, School Dress			24,500	100	95	9,500	34,000
Others			20,000			0	20,000
Security			49,000			0	49,000
Machine			11,000			18,000	29,000
			380,000			200,000	580000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shirt Piece, Pant Piece, Three Piece, Cloth etc.	6000	180000	2160000	2268000	2381400
tailoring service	400	12000	144000	151200	158760
Total Sales(A)	6400	192000	2304000	2419200	2540160
Less Variable Expense (B)					
Shirt Piece, Pant Piece, Three Piece, Cloth etc.	4800	144000	1728000	1814400	1905120
Total Variable Expense	4800	144000	1728000	1814400	1905120
Contributon Margin (CM) [C=(A-B)]	1600	48000	576000	604800	635040
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		1000	12000	12300	12600
Transportaion		3000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		500	6000	6000	6000
Guard		200	2400	2400	2400
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		18800	225600	227800	230090
Net Profit (E)= [C-D]		29200	350400	367920	386316
Investment Pay Back			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	350,400	367920	386316
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		270400	558320
	Total Cash Inflow	550,400	638,320	944,636
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	270,400	558,320	864,636

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 18 Years
Own Business: 09 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



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মোহনপুর বাজার, রাজশাহী।

মোবাইল : ০১৭৪৫-৪৬২০০৩

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