

Proposed NU Business Name: **SALIM MASTER TAILORS**



Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SALIM
Age	:	10-01-1987 (31 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	None
No. of siblings:	:	03 Brother 04 Sister
Address	:	Vill: Champatola P.O: Champatola P.S Munshiganj Sador, Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMELA BEGUM
(iii) Father's name	:	MD MOSHARUF KHA
(iv) GB member's info	:	Branch: Modina Bazar Centre # 20 (Female), Member ID: 3435/1, Group No: 04 Member since: 05-01-2009(07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0/-
(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	:	One years experience in running business. He has training five years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927-591929
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMELA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SALIM MASTER TAILORS
Location	:	Kewar Dhalibari Bazar, Champatola, Munshiganj
Total Investment in BDT	:	BDT 90,000/-
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	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Three pice, Shart Pice,Pant Pice Cloth, etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪He is doing his business in rent place.▪Collects goods from Islampur,Dhaka.▪Agreed grace period is 3 months.

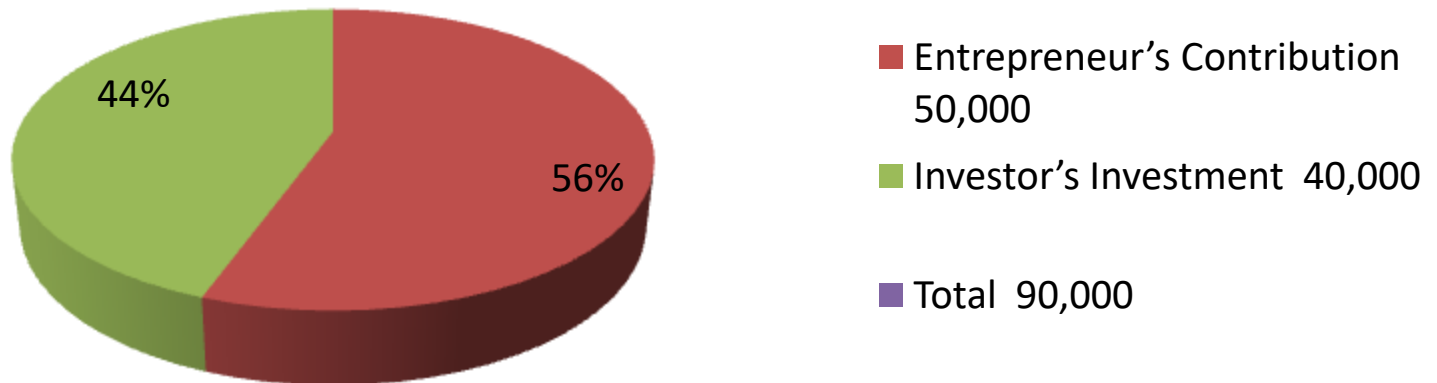
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Garments item	600	18,000	216,000
Total variable Expense (B)	600	18,000	216,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Transport		500	6,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		3,000	36,000
Rent		1,500	18,000
Total fixed Cost (D)		10,800	129,600
Net Profit (E) [C-D]		1,200	72,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three pice (30*500)	15,000	30,000	45,000
Gage Cloth (100*60)	6,000	4,800	10,800
Pant Pice	20,000	5,200	25,200
Shart Pice	9,000		9,000
Total	50,000	40,000	90,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Garments item	900	27,000	324,000	340,200	357,210
Total variable Expense (B)	900	27,000	324,000	340,200	357,210
Contribution Margin (CM)					
[C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Transport		500	6,000	6,000	6,000
Electricity Bill		500	6,000	6,000	6,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		3,000	36,000	36,000	36,000
Rent		1,500	18,000	18,000	18,000
Non Cash Item					
Depreciation					
Total Fixed Cost		10,800	129,600	129,700	129,800
Net Profit (E) [C-D)		7,200	86,400	97,100	108,340
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	86,400	97,100	108,340
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		70,400	151,500
	Total Cash Inflow	126,400	167,500	259,840
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)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	70,400	151,500	243,840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 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







