

**Proposed NU Business Name: ADHUNIK TAILORS AND BOSTRALOY**



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## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD SYED OSMAN</b>
Age	:	20-05-1982 (34 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Pas Elasin, P.O: Elasin, P.S: Delduar, 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	:	<b>HAMIDA BEGUM</b>
(iii) Father's name	:	<b>SYED JALENUS</b>
(iv) GB member's info	:	Branch: Elasin Delduar; Centre # 26 Male), Member ID: 5031/1, Group No: 05 Member since: 07-06-1990 to 4-3-2004 (14 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan : Nil /- Outstanding loan: BDT Nil
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01988-941355
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAMIDA BEGUM** joined Grameen Bank since 14 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	:	<b>ADHUNIK TAILORS AND BOSTRALOY</b>
Location	:	Elasin, Tangail
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 130,000/-(from existing business) 62% Required Investment BDT 80,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 square ft
Security of the shop	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cloths item.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employees.</li><li>▪After getting equity fund 2 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail, Korotia.</li><li>▪Agreed grace period is 3 months.</li></ul>

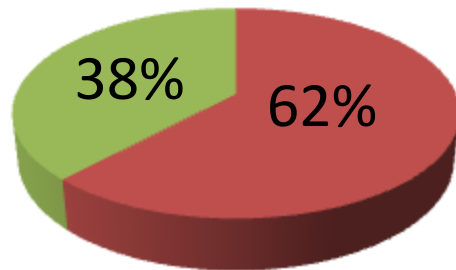
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloths	2,300	69,000	828,000
Sewing	200	6,000	72,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Cloths	1,840	55,200	662,400
<b>Total variable Expense (B)</b>	<b>1,840</b>	<b>55,200</b>	<b>662,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		700	8,400
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Transportation		1,200	14,400
Entertainment		200	2,400
Guard		200	2,400
Generator		200	2,400
Salary (staff)		7,000	84,000
<b>Total fixed Cost (D)</b>		<b>14,600</b>	<b>175,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,200</b>	<b>62,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Three Piece	100	800	80,000	60	800	48,000	128,000
Print Cloth	350	70	24,500	350	70	24,500	49,000
Punjabi Cloth	70	150	10,500	0	0	0	10,500
Scarf	36	150	5,400	30	150	4,500	9,900
Veil	16	600	9,600	5	600	3,000	12,600
<b>Total</b>	<b>572</b>		<b>130,000</b>	<b>445</b>		<b>80,000</b>	<b>210,000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 80,000
- Total 210,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cloths	3,100	93,000	1,116,000	1,171,800
Sewing	300	9,000	108,000	113,400
<b>Total Sales (A)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>
<b>Less. Variable Expense</b>				
Cloths	2,480	74,400	892,800	937,440
<b>Total variable Expense (B)</b>	<b>2,480</b>	<b>74,400</b>	<b>892,800</b>	<b>937,440</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>920</b>	<b>27,600</b>	<b>331,200</b>	<b>347,760</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		700	8,400	9,500
Mobile Bill		200	2,400	3,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		200	2,400	3,000
Guard		200	2,400	2,400
Generator		200	2,400	2,400
Salary (staff)		10,000	120,000	120,000
<b>Total Fixed Cost</b>		<b>18,000</b>	<b>216,000</b>	<b>220,300</b>
<b>Net Profit (E) [C-D]</b>		<b>9,600</b>	<b>115,200</b>	<b>127,460</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	115,200	127,460
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		67,200
	<b>Total Cash Inflow</b>	<b>195,200</b>	<b>194,660</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>67,200</b>	<b>146,660</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





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কেন্দ্র

শ্রীমতী সত্যজিৎ দেবী











# FAMILY PICTURE

