

Proposed NU Business Name: **DUI VAI TAILORS**



Project identification and prepared by: Ataur Rahman  
Sokhipur Unit, Tangail

Project verified by: Md.Siddikur Rahaman



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

Name	:	<b>MAHAMUDA</b>
Age	:	10-07-1986 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 2 SonS 0 Daughter
No. of siblings:	:	01 Brother 04 Sisters,
Address	:	Vill:Kalmega P.O: Kalmega, P.S: Shokipur, 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>MOST.CHINA BEGUM</b>
(iii) Father's name	:	<b>MD.BOZRUL ISLAM</b>
(iv) GB member's info	:	Branch: Jadobpur, Centre # 05 (male), Member ID: 1373/1, Group No: 05 Member since: 13-05-2000 ( 17 Years) First loan: BDT 5,000
Further Information:		Existing Loan:50,000 /-, Outstanding loan:7,200/--
(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.
Other Own/Family Sources of Income	:	Driver
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755-091097
Mother's Contact No.	:	01778-363380
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.CHINA BEGUM** joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land Business.

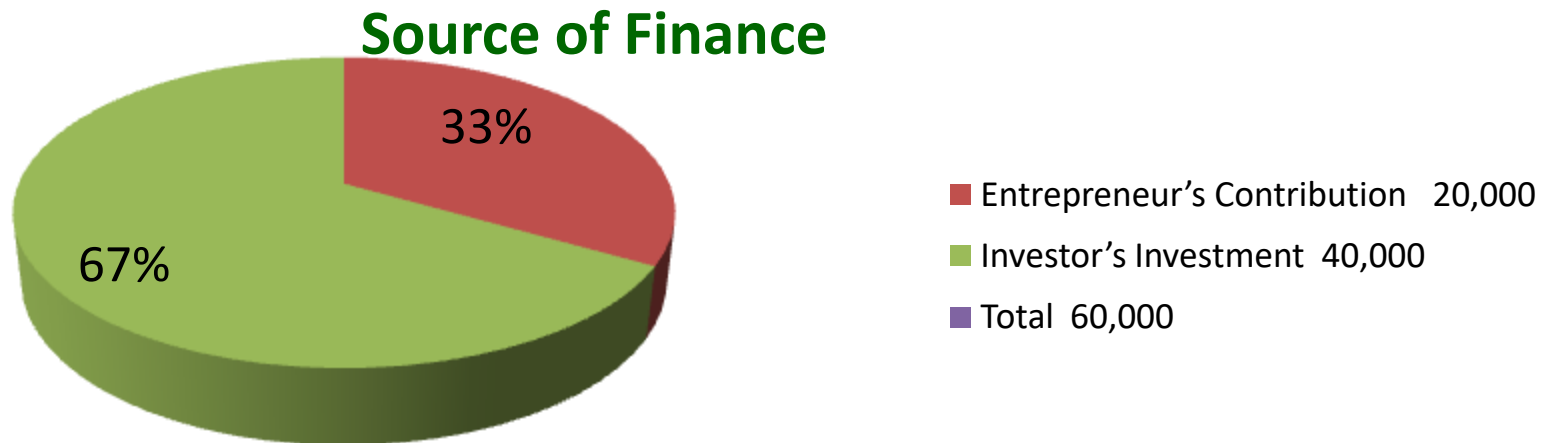
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>DUI VAI TAILORS</b>
Location	:	Nadulia Bazar, Sokhipur,Tangail
Total Investment in BDT	:	BDT 60,000/-
Financing	:	Self BDT 20,000/-(from existing business) 33% Required Investment BDT 40,000/-(as equity) 67%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 08 ft= 64 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Shop.</li><li>▪Average 35% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Kortia.</li><li>▪The shop is owned.</li><li>▪Agreed grace period is three month.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Three pitches,One Color,Print Cloth,ETC	1000	30000	360000
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
Three pitches,One Color,Print Cloth,ETC	650	19500	234000
Total Variable Expense	650	19500	234000
Contributon Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Intertainment		50	600
Mobile Bill		100	1200
Total Fixed Cost (D)		5850	70200
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Three Pitch	15	600	9,000	20	1,200	24,000	33,000
One color Cloth	100	50	5,000				
Print Cloth	50	60	3,000	150	60	9,000	12,000
Others			3,000			7,000	10,000
	165	710	20,000	370	1310	40000	60000



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Three pitches,One Color,Print Cloth,ETC	1300	39000	468000	491400	515970
<b>Total Sales(A)</b>	<b>1300</b>	<b>39000</b>	<b>468000</b>	<b>491400</b>	<b>515970</b>
<b>Less Variable Expense (B)</b>					
Three pitches,One Color,Print Cloth,ETC	845	25350	304200	319410	335381
<b>Total Variable Expense</b>	<b>845</b>	<b>25350</b>	<b>304200</b>	<b>319410</b>	<b>335381</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>455</b>	<b>13650</b>	<b>163800</b>	<b>171990</b>	<b>180590</b>
<b>Less Fixed Expense</b>					
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		50	600	600	600
Mobil Bill		100	1200	1300	1400
<b>Total Fixed Cost (D)</b>		<b>5850</b>	<b>70200</b>	<b>70900</b>	<b>71615</b>
<b>Net Profit (E)= [C-D]</b>		<b>7800</b>	<b>93600</b>	<b>98280</b>	<b>103194</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		77600	159880
	<b>Total Cash Inflow</b>	<b>133,600</b>	<b>175880</b>	<b>263,074</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>77,600</b>	<b>159,880</b>	<b>247,074</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 Years  
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

Pictures





# FAMILY PICTURE

