

Proposed NU Business Name: **AFRIN TAILORS**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL AZIZ
Age	:	30-02-1985 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brother, 01 Sister
Address	:	Vill: South Kalma, P.O: Dairy Farm P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	LATE.SAMS UDDIN
(iv) GB member's info	:	Branch Ashulia, Centre # 14 (Female), Member ID: 6427/1, Group No: 08 Member since: 04-10-2010(7 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan:12360 /-
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Trailers & Bosrobitan
Business Experiences and Training Info	:	10 years experience in running business.8 Years in own business He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712912915
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM Joined Grameen Bank Since 7 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyakta Business Info

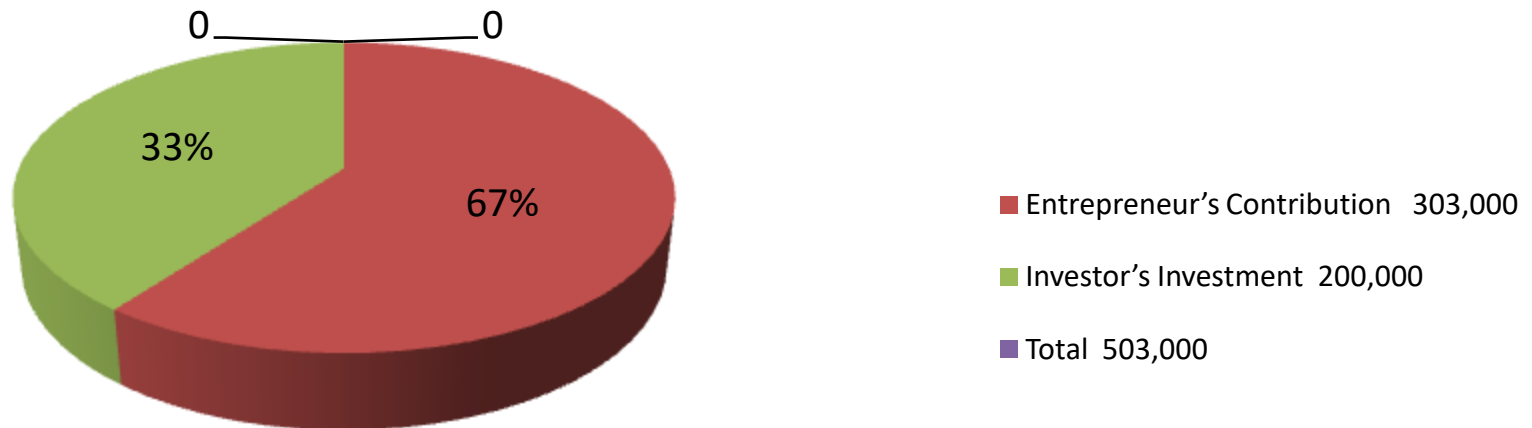
Business Name	:	AFRIN TAILORS
Location	:	South Kalma, Saver, Dhaka.
Total Investment in BDT	:	BDT 5,03,000/-
Financing	:	Self BDT 3,03,000(from existing business) 60% Required Investment BDT2,00,000 (as equity40%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	14ft x 14ft = 196 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Tailoring Business.▪The business is operating by entrepreneur. Existing 2 Employees.▪The business is under renting.▪Collects goods from Dhamrai,▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloth Item	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Cloth Item	3400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)	600	18000	216000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		600	7200
Transportation		600	7200
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		14,800	177600
Net Profit (E)= [C-D]		3,200	38400

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
three pitch	48	600	28,800			25,000	53,800
gos kapor			97,000			50,000	147,000
pant pitch	120	350	42,000			50,000	92,000
shirt	180	500	90,000			50,000	140,000
borka pitch	39	700	27,300			25,000	52,300
others			3,200				3,200
advanced			15,000				15,000
Total	0	0	30,3,000	0	0	2,00,000	503,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cloth Item	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense			0		
Cloth Item	4250	127500	1530000	1606500	1686825
			0		
Total variable Expense (B)	4,250	127500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500	297675
Less Variable Expense			0		
Rent		2,000	24000	24,000	24000
Electricity bill		600	7200	7700	8200
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		6000	72000	72000	72000
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator			0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		15,100	181,200	182,300	183400
Net Profit (E)= [C-D]		7400	88800	101,200	114275
Investment Payback			80,000	80,000	80,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	88,800	101,200	114275
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		8,800	30000
	Total Cash Inflow	288800	110000	144275
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	80000	80000
3	Net Cash Surplus	8,800	30000	64275

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; South Kalma, Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures











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