

**Proposed NU Business Name: M/S AKHI TAILARS**



Project identification and prepared by: Md.Sahabuddin ,  
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD. ASADUL ISLAM</b>
Age	:	30-09-1987 (30 Years)
Education, till to date	:	Class Tent
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	01Brothers
Address	:	Vill: Dhoroil Dokhinopara, P.O: Dhoroil P.S:Mohanpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>ANJUARA BEGUM</b>
(iii) Father's name	:	<b>MOHAMMAD ALI</b>
(iv) GB member's info	:	Branch: Mowgasi,Mohanpur Centre 34 (Female), Member ID: 2243, Group No: 02 Member since: 2001-2010 Present 4-03-17 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: 20,000/=
(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	:	5 experience in running business. He has No training.
Other Own/Family Sources of Income	:	Cow Palon
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-621646
Mother's Contact No.	:	01738-513676
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANJUARA BEGUM** joined Grameen Bank since 10 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>M/S AKHI TAILARS</b>
Location	:	Dhoroil Bazar,Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40,000/-(from existing business) 50% Required Investment BDT 40,000/-(as equity)50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft X 10ft = 100sft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Cloth item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Exsisting Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth Item	2,000	60,000	7,20,000
Income From Sarvising	300	9,000	1,08,000
<b>Total Sales (A)</b>	2,000	60,000	7,20,000
<b>Less. Variable Expense</b>			
Cloth Item	1,600	48,000	5,76,000
<b>Total variable Expense (B)</b>	1,600	48,000	5,76,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21,000	2,52,000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		1,000	12,000
Entertainment		300	3,600
Kitnashok			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>90,00</b>
<b>Net Profit (E) [C-D]</b>		<b>13,500</b>	<b>1,62,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Three Pice	25	600	15,000	20	600	12,000	33,000
Shart Pice	20	250	5,000	30	250	7,500	12,500
Pant Pice	15	350	5,000	30	350	10,000	19,000
Orna	50	100	5,000	-	-	-	5,000
Goj Cloth	200	50	10,000	-	-	10,500	20,500
<b>Total</b>	<b>410</b>		<b>40,000</b>	<b>100</b>		<b>40,000</b>	<b>80,000</b>

## Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 40,000
- Total 80,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
<b>Cloth Item</b>	3,000	90,000	10,80,000	11,34,000	11,90,700
<b>Income From Sarvising</b>	300	9,000	1,08,000	1,13,400	1,19,070
<b>Total Sales (A)</b>	3,000	90,000	10,80,000	11,34,000	11,90,700
<b>Less. Variable Expense</b>					
<b>Telicom Item</b>	2,400	72,000	8,64,000	9,07,200	9,52,560
<b>Total variable Expense (B)</b>	2,400	72,000	8,64,000	9,07,200	9,52,560
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	6,000
Electricity Bill		500	6,000	7,000	8,000
Mobile Bill		500	6,000	7,000	8,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	19,000	20,000
Entertainment		500	6,000	7,000	8,000
Salary (staff)					
Kitnashok					
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>8,600</b>	<b>1,03,200</b>	<b>1,07,200</b>	<b>1,11,200</b>
<b>Net Profit (E) [C-D]</b>		<b>18,400</b>	<b>2,20,800</b>	<b>2,33,000</b>	<b>2,46,010</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,20,800	2,33,000	2,46,010
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,00,800	4,13,800
	<b>Total Cash Inflow</b>	<b>2,70,800</b>	<b>4,33,800</b>	<b>6,59,810</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>2,00,800</b>	<b>4,13,800</b>	<b>6,39,810</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 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





















# FAMILY PICTURE

