

## Proposed NU Business Name: **Alif Tailors**



Project identification and prepared by: Md. Farhad Hassain  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>Md: Mobarak Hossain</b>
Age	:	04-03-1983(34 Years)
Education, till to date	:	Class Ten
Marital status	:	married
Children	:	1 Daughter.1Son
No. of siblings:	:	1 Brother, 3 Sisters.
Address	:	Vill: Gharinda, P.O: Gharinda, P.S: Tangail Sadar , 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>Aleya</b>
(iii) Father's name	:	<b>Let:tara Mia</b>
(iv) GB member's info	:	Branch: Suruj Tangail, Centre # 87 (Female), Member ID :7651 , Group No: 06 Member since:05.03.1997(20Year) First loan: BDT 2000 /-
Further Information:		Existing Loan :50,000    Outstanding loan:6450
(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	:	10years experience in running business. He has 1 Year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725831394
Family'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

**Aleya** joined Grameen Bank 20 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Alif Tailors</b>
Location	:	Tangail Sadar, Tangail
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business 62% Required Investment BDT 50,000/- (as equity) 38 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	09 ft x 08 ft= 72 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; machine etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 2 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

BDT (TK)

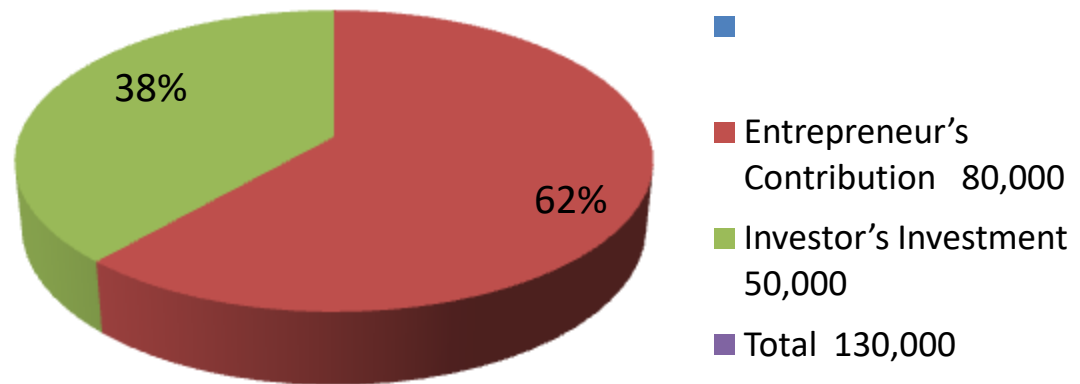
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
machine	2,600	78,000	936,000
<b>Total Sales (A)</b>	<b>2,600</b>	<b>78,000</b>	<b>936,000</b>
<b>Less. Variable Expense</b>			
machine	2,080	62,400	748,800
<b>Total variable Expense (B)</b>	<b>2,080</b>	<b>62,400</b>	<b>748,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15,600</b>	<b>187,200</b>
<b>Less. Fixed Expense</b>			
Rent		3,500	42,000
Electricity Bill		1500	18,000
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		300	3,600
Genarertor		300	3,600
Guird		150	1,800
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>11,450</b>	<b>137,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,150</b>	<b>49,800</b>

## Investment Breakdown

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
machine	10,000	6,000	16,000
Plane Machine	0	18,000	18,000
Cloth	55,000	26,000	81,000
<b>Security</b>	<b>15000</b>		<b>15000</b>
<b>Total</b>	<b>80000</b>	<b>50,000</b>	<b>130000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
machine ,Cloth	3,300	99,000	1,188,000	1,247,400	1,309,770
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,300</b>	<b>99,000</b>	<b>1,188,000</b>	<b>1,247,400</b>	<b>1,309,770</b>
<b>Less. Variable Expense</b>					
machine,Cloth	2,640	79,200	950,400	997,920	1,047,816
<b>Total variable Expense (B)</b>	<b>2,640</b>	<b>79,200</b>	<b>950,400</b>	<b>997,920</b>	<b>1,047,816</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>	<b>249,480</b>	<b>261,954</b>
<b>Less. Fixed Expense</b>					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		1600	19,200	19,200	19,200
Transportation		800	9,600	9,600	9,600
Mobile Bill		300	3,600	3,600	3,600
Entertainment		400	4,800	4,800	4,800
Guard		150	1,800	1,800	1,800
Salary (self)		5,000	60,000	60,000	60,000
<b>Genaretor</b>		300	300	300	300
<b>Total Fixed Cost</b>		<b>12,050</b>	<b>141,300</b>	<b>141,300</b>	<b>141,300</b>
<b>Net Profit (E) [C-D)</b>		<b>7,750</b>	<b>96,300</b>	<b>108,180</b>	<b>120,654</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)

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	96,300	108,180	120,654
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		76,300	164,480
	<b>Total Cash Inflow</b>	<b>146,300</b>	<b>184,480</b>	<b>285,134</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,300</b>	<b>164,480</b>	<b>265,134</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

বিশ্ববিদ্যালয়ের মাধ্যমে

# আলিফ টেইলার্স

প্রায় মোঃ মোবারক হোসেন

এখানে শার্ট, প্যান্ট, পাঞ্জাবী, পায়জামা, ব্রেজার ও স্কুল কলেজের ড্রেস সুদক্ষ কারিগর দ্বারা তৈরী করা হয়।  
৩৪ নং সমবায় নিউ মার্শাল সুপার মার্কেট (২য় তলা), পুরাতন আদালত রোড, টাঙ্গাইল। মোবাইলঃ ০১৭২৫-৮০১০৯৪, ০১৮২৪-৫৯১৭৭৭

















কাপড় সেলাই





# FAMILY PICTURE

# FAMILY PICTURE

