

Proposed NU Business Name: **ROHUL AMIN TAILORS**



Project identification and prepared by: Md. Mahfuzur Rahman,
Sreepur Unit, Gazipur.

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD ROHUL AMIN
Age	:	21-05-1985 (32 Years)
Education, till to date	:	Class 1
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Goshinga, P.O: Goshinga, P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	LATE MAHMUDA
(iii) Father's name	:	MD NAZIM UDDIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 11 (Male), Member ID: 2565, Group No: 05 Member since: 2007-2017 (10 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 30,000/-, Outstanding loan: 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 UDYAKTA (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. 10 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.	:	01722-077979
Family's Contact No.	:	01703-732037
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD NAZIM UDDIN Joined Grameen Bank Since 10 Years Ago. At First he Took 5,000 taka Loan from Grameen Bank. He Gradually Took Loan From GB. Utilize Loan In Agriculture.

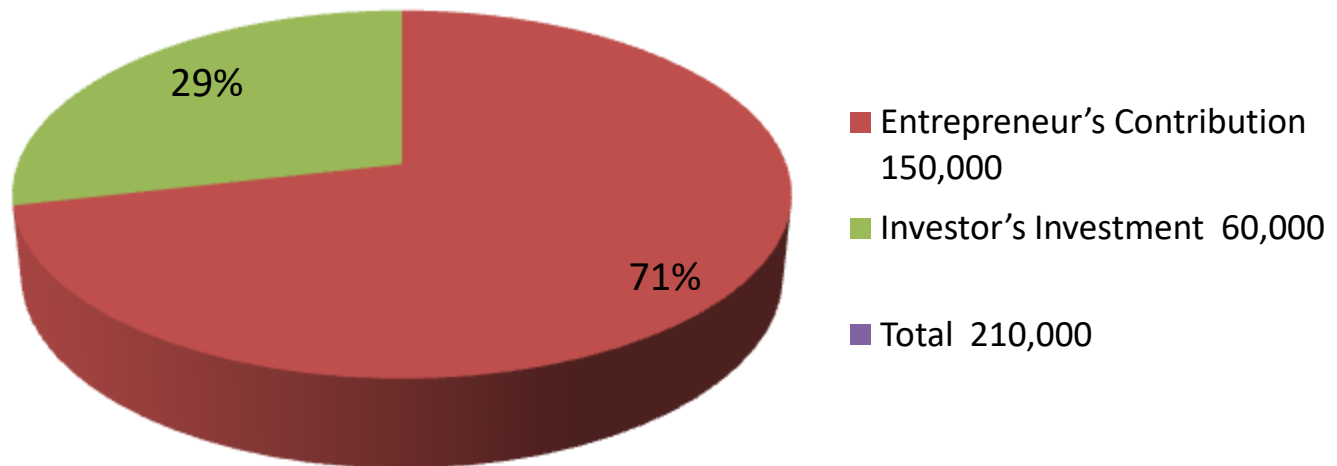
Proposed Nobin Udyakta Business Info

Business Name	:	ROHUL AMIN TAILORS
Location	:	Goshinga, Sreepur.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,50,000(from existing business) 71% Required Investment BDT 60,000 (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft. x 20 ft. = 400 Square ft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up for investment in variuos products like: Shirt, Pant, Burkha, Cloth etc▪Average gain on sale is 30%▪The business is operated by entrepreneur. Existing 2 Employees.▪The shop is own.▪Collects goods from Mawna.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Shirt, Pant, Burkha, Cloth etc	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Shirt, Pant, Burkha, Cloth etc	1750	52500	630000
Total Variable Expense	1750	52500	630000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		16200	194400
Net Profit (E)= [C-D]		6300	75600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shirt	125	400	50,000	100	400	40,000	90,000
Pant	100	500	50,000			0	50,000
Burkha	100	250	25,000			0	25,000
Than	300	50	15,000			0	15,000
Others			10,000			20,000	30,000
	625	1200	150,000			60,000	210000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shirt, Pant, Burkha, Cloth etc	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Shirt, Pant, Burkha, Cloth etc	2100	63000	756000	793800	833490
Total Variable Expense	2100	63000	756000	793800	833490
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		16200	194400	194920	195446
Net Profit (E)= [C-D]		10800	129600	136080	142884
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	129,600	136080	142884
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		105600	217680
	Total Cash Inflow	189,600	241,680	360,564
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	105,600	217,680	336,564

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;
Regular customers;

THREATS

Theft
Political unrest

Pictures







FAMILY PICTURE

