

Proposed NU Business Name: **APU TAILORS & BASTROBITAN**



Project identification and prepared by: MD. Shahab Uddin,
Ashulia Unit, Dhaka

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KABIR HOSSAIN
Age	:	03-03-1983 (32 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Kaliakoir, P.O: Birulia, 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	:	MOST. JAHANARA
(iii) Father's name	:	MD. JOYNAL ABEDIN
(iv) GB member's info	:	Branch: Birulia, Centre # 04(Female), Member ID: 10714, Group No: 12 Member since: 12-04-2011 (4 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT 5,700
(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	:	Eight years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-319818
Mother's Contact No.	:	01911-196400
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JAHANARA joined Grameen Bank since 4 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	APU TAILORS & BASTROBITAN
Location	:	1 No. Kolma, Savar, Dhaka
Total Investment in BDT	:	BDT 5,92,500
Financing	:	Self BDT 3,92,500(from existing business) 66% Required Investment BDT 2,00,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 12 ft= 300 square ft
Security of the shop	:	BDT 2,80,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee, Three piece, Shirt, Pant, Long cloth etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing three employee.▪After getting equity fund two employee will be appointed▪The shop is rented.▪Collects goods from Islampur & Tangail.▪Agreed grace period is 4 months.

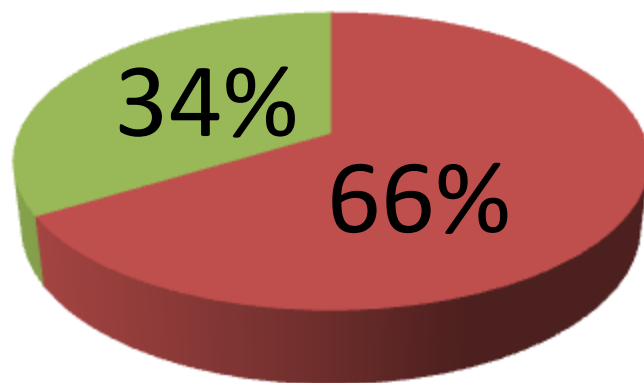
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Various Cloths	4,000	120,000	1,440,000
Sewing	600	18,000	216,000
Total Sales (A)	4,600	138,000	1,656,000
Less. Variable Expense			
Various Cloths	3,200	96,000	1,152,000
Sewing accessories	120	3,600	43,200
Total variable Expense (B)	3,320	99,600	1,195,200
Contribution Margin (CM) [C=(A-B)]	1,280	38,400	460,800
Less. Fixed Expense			
Rent		4,500	54,000
Electricity bill		1,500	18,000
Mobile Bill		300	3,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		15,000	180,000
Entertainment		500	6,000
Guard		250	3,000
Total fixed Cost (D)		29,050	348,600
Net Profit (E) [C-D]		9,350	112,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sharee (200pcs x 800)	1,60,000	80,000	2,40,000
Three piece (50 x 1,000)	50,000	60,000	1,10,000
Shirt (100 x 500)	50,000	25,000	75,000
Pant (100 x 500)	50,000	35,000	85,000
Long cloth (1409 yard x 55)	77,500	-	77,500
Sewing Machine	5,000	-	5,000
Total	3,92,500	2,00,000	5,92,500

Source of Finance



- Entrepreneur's Contribution 392,500
- Investor's Investment 200,000
- Total 592,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Various Cloths	6,500	195,000	2,340,000	2,457,000	2,579,850
Sewing	800	24,000	288,000	302,400	317,520
Total Sales (A)	7,300	219,000	2,628,000	2,759,400	2,897,370
Less. Variable Expense					
Various Cloths	5,200	156,000	1,872,000	1,965,600	2,063,880
Sewing accessories	160	4,800	57,600	60,480	63,504
Total variable Expense (B)	5,360	160,800	1,929,600	2,026,080	2,127,384
Contribution Margin (CM) [C=(A-B)	1,940	58,200	698,400	733,320	769,986
Less. Fixed Expense					
Rent		4,500	54,000	54,000	54,000
Electricity bill		1,500	18,000	19,000	20,000
Mobile Bill		400	4,800	5,500	6,000
Transportation		3,000	36,000	38,000	40,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		25,000	300,000	300,000	300,000
Entertainment		500	6,000	6,500	7,000
Guard		250	3,000	4,000	4,500
Non Cash Item					
Depreciation		83	2,500	2,500	2,500
Total Fixed Cost		40,233	484,300	489,500	494,000
Net Profit (E) [C-D)		17,967	214,100	243,820	275,986
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	214,100	243,820	275,986
1.3	Depreciation (Non cash item)	2,500	2,500	2,500
1.4	Opening Balance of Cash Surplus		136,600	302,920
	Total Cash Inflow	416,600	382,920	581,406
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)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	136,600	302,920	501,406

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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(লেডিস এন্ড জেন্টস)

প্রোগ্রাইটর

মাঃ করীম হোসেন

অপ টেলার্স
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বস্ত্র বিতান
মাঃ করীম হোসেন

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প্রোপ্রাইটর

মোঃ কবীর হোসেন মাদবর

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FAMILY PICTURE

