

## Proposed NU Business Name: **ARIF TAILORS**



Project identification and prepared by: Md . Obaidullah,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>ARIFUL ISLAM</b>
Age	:	05-11-1984 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Mohishaban P.O Mohishaban P.S: Gabtoli, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ALEFA BEGUM</b>
(iii) Father's name	:	<b>ABDUL PRAMANIK</b>
(iv) GB member's info	:	Branch: Mohishaban Gabtoli, Centre # 35 (Female), Member ID:2644/1, Group No: 04 Member since: 28-02-2001 (05Years) First loan: BDT 2000 /- Outstanding loan: Nil
Further Information:		
(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	:	08 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-342462
Family's Contact No.	:	01963-071189
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALEFA BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ARIF TAILORS</b>
Location	:	Kabiraj super market,golabari,Gabtoli, Bogra
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,60,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Sale &amp; Sewing Shirts, Pants and other Clothes etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 02 labors.</li><li>▪After getting equity fund 02 labors will be appointed.</li><li>▪Agreed grace period is 3 months.</li></ul>

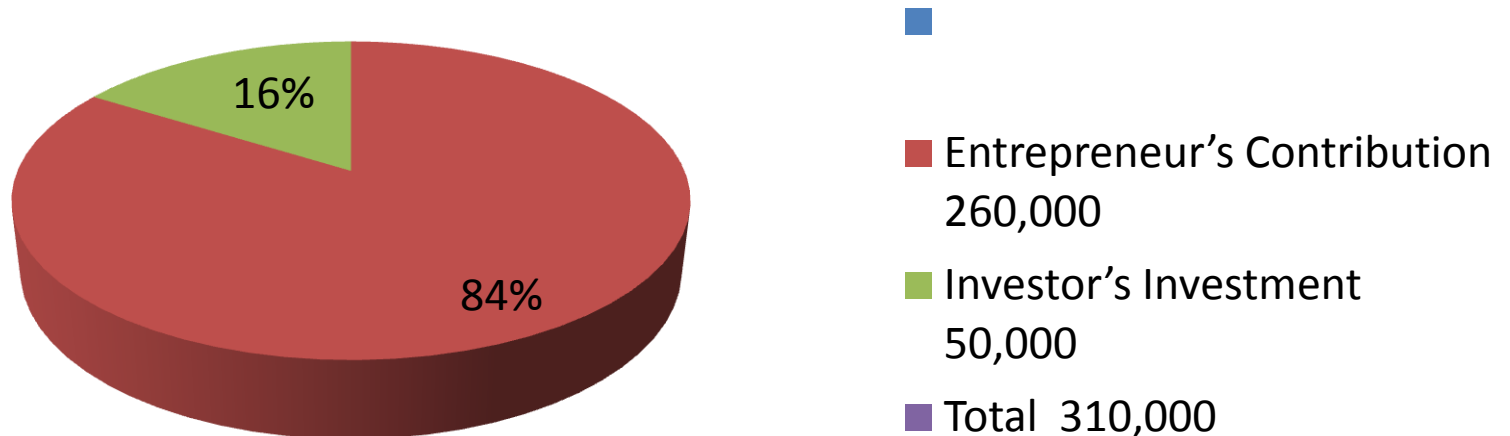
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sale & Sewing Shirts, Pants and other Clothes etc.	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Sale & Sewing Shirts, Pants and other Clothes etc.	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,000	12,000
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		16,000	192,000
Entertainment		300	3,600
Guard		100	1,200
Generator		150	1,800
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	-4
<b>Total fixed Cost (D)</b>		<b>24,350</b>	<b>292,196</b>
<b>Net Profit (E) [C-D]</b>		<b>5,650</b>	<b>67,804</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirts pice and Pants Pice .	70,000	0	70,000
Overlock Machine & H00k Machine etc.	95,000	0	95,000
Cloth	30,000	0	30,000
others	65,000	5,000	70,000
school dress cloth	0	45,000	45,000
<b>Total</b>	<b>260,000</b>	<b>50,000</b>	<b>310,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Sale & Sewing Shirts, Pants and other Clothes etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Sale & Sewing Shirts, Pants and other Clothes etc.	4,800	144,000	1,728,000	1,814,400	1,905,120
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
House rant		1000	12,000	12,000	12,000
Electricity Bill		1000	12,000	12,000	12,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		16000	192,000	192,000	192,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>24,350</b>	<b>292,200</b>	<b>292,200</b>	<b>292,200</b>
<b>Net Profit (E) [C-D]</b>		<b>11,650</b>	<b>139,800</b>	<b>161,400</b>	<b>184,080</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)

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	139,800	161,400	184,080
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		119,800	261,200
	<b>Total Cash Inflow</b>	<b>189,800</b>	<b>281,200</b>	<b>445,280</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	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>119,800</b>	<b>261,200</b>	<b>425,280</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 04 Family:0 Others:02  
Experience & Skill : 08 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







ARIF Tailor

মানব ক্রমিক মুক্তা স্বা বিধান

স্বাধীনতা





ARIF Tailors







A man with a beard, wearing a blue patterned button-down shirt and dark blue trousers, stands with his arms crossed. He is barefoot and looking towards the camera. He is positioned in the center-left of the frame, next to a wooden counter.

A woman wearing a white long-sleeved shirt and dark pants is kneeling on a patterned rug on the floor. She is focused on working with a piece of blue and white patterned fabric, possibly ironing or preparing it for sewing. She is barefoot.

Handwritten text on a sign or poster on the left wall, partially obscured by hanging clothes. The text is difficult to read but appears to be in a South Asian script.

















# FAMILY PICTURE

