

Proposed NU Business Name: **HOSEN TAILORS & CLOTH STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MIR HOSSEN
Age	:	13-07-1997 (19 Years)
Education, till to date	:	Class VI
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: Dingavanga P.O: Panchashar , P.S: Munsiganj , Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	MD MONIR HOSSEN
(iv) GB member's info	:	Branch : Panchasar, Centre : 71(Female), Member ID: 9276 Group No: 12 Member since: 20-02-2000 (07 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 30000 Outstanding loan: BDT 27302
(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	:	04 years experience in running business. 04 Years in own business. He has 01 Year training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01972-855471
Family's Contact No.	:	016288-75593
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Munsiganj .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	HOSEN TAILORS & CLOTH STORE
Location	:	Chowdhury Bari Mor, Dingavanga, Along with BISIC. Munsiganj
Total Investment in BDT	:	BDT 480000/-
Financing	:	Self BDT 420000/- (from existing business) 88% Required Investment BDT 60000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Pant piece, Shirt piece, Long cloth, Ganji etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪The shop is rented..▪Collects goods from Islampur, Narayanganj.▪Agreed grace period is 3 months.

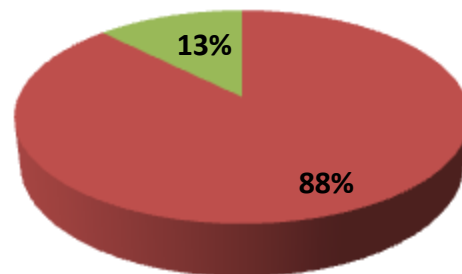
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant piece, Shirt piece, Long cloth, Ganji etc	2400	72000	864000
Total Sales (A)	2400	72000	864000
Less Variable Expense			
Pant piece, Shirt piece, Long cloth, Ganji etc	1800	54000	648000
Total variable Expense (B)	1,800	54000	648000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		1,800	21600
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		100	1200
Generator		250	3000
Bank charge		300	3600
Mobile bill		400	4800
Total fixed cost (D)		9,350	112200
Net Profit (E)= [C-D]		8,650	103800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Pant piece	30	800	24,000	20	800	16,000	40,000
Shirt piece	200	400	80,000	70	400	28,000	108,000
Long cloth	2000	50	100,000	100	120	12,000	112,000
Toren cloth	400	150	60,000	0	0	0	60,000
Genji	400	120	48,000	0	0	0	48,000
Winter cloth	400	120	48,000	0	0	0	48,000
Others	1	10000	10,000	1	4,000	4,000	14,000
Security	1	50000	50,000	0	0	0	50,000
Total	3432	0	420,000	191	0	60,000	480,000

Source of Finance



- Entrepreneur's Contribution 420,000
- Investor's Investment 60,000
- Total 480,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Pant piece, Shirt piece, Long cloth, Ganji etc	3900	117000	1404000	1474200	1547910
Total Sales (A)	3900	117000	1404000	1474200	1547910
Less Variable Expense					
Pant piece, Shirt piece, Long cloth, Ganji etc	2925	87750	1053000	1105650	1160932.5
Total variable Expense (B)	2,925	87750	1053000	1105650	1160932.5
Contribution Margin (CM) [C=(A-B)	975	29250	351000	368550	386977.5
Less Variable Expense					
Rent		1,800	21600	21,600	21600
Electricity bill		700	8400	8900	9400
Transportation		1,300	15600	16,100	16600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		100	1200	1200	1200
Generator		250	3000	3000	3000
Bank charge		300	3600	3600	3600
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		12,950	148,800	149,900	151000
Net Profit (E)= [C-D]		16300	195600	218,650	235977.5
Investment Payback			24,000	24,000	24,000

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

SR#	<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	195,600	218,650	235977.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		171,600	366250
	Total Cash Inflow	255600	390250	602227.5
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	24000	24000
3	Net Cash Surplus	171,600	366250	578227.5

SWOT ANALYSIS

STRENGTH

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















FAMILY PICTURE

