

Proposed NU Business Name: **VAI BON TAILORS**



Project identification and prepared by: Ataur,
Shakhipur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	PARUL AKTER
Age	:	10-05-1987 (30 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 SON 1 DAUGHTER
No. of siblings:	:	1 Sister
Address	:	Vill: Gor Gobindapur, P.O: Shokhipur, P.S: Shokhipur, 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	:	KODVANU
(iii) Father's name	:	CHAN MAHMUD
(iv) GB member's info	:	Branch: Shokhipur, Centre # 27(Female), Member ID: 1950, Group No: 08 Member since: -----(- Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778319062
Mother's Contact No.	:	01765683163
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KODVANU joined Grameen Bank since ----- years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI BON TAILORS
Location	:	--
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
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
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; TAILORING BUSINESS etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees. ▪Collects goods from Korotia .▪The shop is rented.▪Agreed grace period is 3 months.

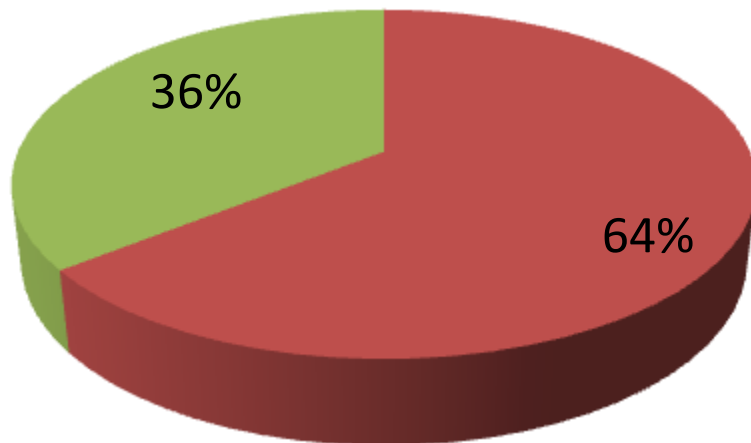
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	1500	45000	540000
Total sales (A)	1500	45000	540000
Less Variable Exp.			
Cloth Item	1200	36000	432000
Total Variable exp. (B)	1200	36000	432000
Contribution Margin CM [C= (A-B)]	300	9000	108000
less fixed exp.			
Rent		400	4800
Electricity bill		100	1200
Salary (self)		4000	48000
Entertainment		100	1200
Mobile		100	1200
total fixed cost (D)		4700	56400
Net profit (E) [C-D]		4300	51600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Voyel	200	45	9,000	200	45	9,000	18,000
Chapa	300	50	15,000	300	50	15,000	30,000
Cotton Cloth	250	45	11,250	250	45	11,250	22,500
Print	300	50	15,000	295	50	14,750	29,750
3 pcs	20	750	15,000			0	15,000
Tery	100	150	15,000			0	15,000
Others	475	10	4,750			0	4,750
Security			5,000				5,000
Total	1645		90,000	1045		50,000	140,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth Item	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
less variable Expenses					
Cloth Item	1600	48000	576000	604800	635040
Total variable Expenses (B)	1600	48000	576000	604800	635040
Contribution Margin (CM)= (A-B)	400	12000	144000	151200	158760
Less Fixed Expenses					
Rent		500	6000	6000	6000
Electricity bill		100	1200	16000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		110	1320	1320	1320
Mobile		200	2400	7400	2400
Total Fixed Cost		5910	70920	125720	75720
Net Profit (E) (C-D)		6090	73080	25480	83040
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	73,080	25,480	83040
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		53,080	58560
	Total Cash Inflow	123080	78560	141600
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	53,080	58560	121600

SWOT ANALYSIS

STRENGTH

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

ভাই বোন টেলার্স

পরিচালনায়: পারুল আক্তার

এখানে মহিলাদের বিভিন্ন ডিজাইনের পোষাক তৈরী করা হয়
এবং সম্পদ মূল্যে দর্জি প্রশিক্ষণ দেয়া হয়।

প্রতিমা বংকী, সখিপুর, টাঙ্গাইল।





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FAMILY PICTURE

