

Proposed NU Business Name: PARIS TAILORS



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Sonatala unit.Bogra

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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD WAZIB
Age	:	12-08-1998 (18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Sister
Address	:	Vill: Soto Balua, P.O: Balua hat,.P.S: Sonatala Dist: Bogra.
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 Jemee Begum(Step Mother)
(iii) Father's name	:	Md Abul Kalam
(iv) GB member's info	:	Branch: Balua, sonatala, Centre # 01(Female), Member ID: 1163/2, Group No: 03 Member since: 05-01-2009 (07Years) First loan: BDT 18,000/-
Further Information:		Existing Loan: BDT 18,000/-, Outstanding loan: BDT 11,625/-
(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	:	06 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.	:	01719-399419
Mother's Contact No.	:	01728-360310
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Jemee Begum joined Grameen Bank since 07 years ago. At first she took 18,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PARIS TAILORS
Location	:	Balua hat, Sonatala, Bogra.
Total Investment in BDT	:	BDT 165,000/-
Financing	:	Self BDT 115,000/-(from existing business) 70% Required Investment BDT 50,000/-(as equity) 30%
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
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Three Piece, Pant, Shirt, etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Bogra Bazer, Bogra▪Agreed grace period is 3 months.

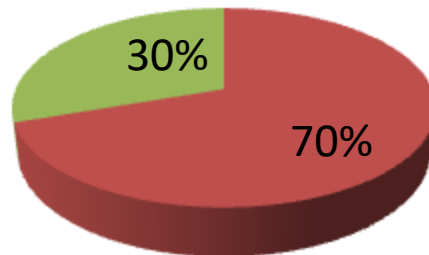
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	4,200	126,000	1,512,000
Total Sales (A)	4,200	126,000	1,512,000
Less. Variable Expense			
Cloth items	3,150	94,500	1,134,000
Total variable Expense (B)	3,150	94,500	1,134,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
House rant		1,000	12,000
Electricity Bill		800	9,600
Salary (self)		5,000	60,000
Salary (staf)		21,000	252,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		28,000	336,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Three pices	10	700	7,000	0	0	0	7,000
shart	32	350	11,200	0	0	0	11,200
Pant	24	550	13,200	0	0	0	13,200
Machine	0	0	0	1	50000	50,000	50,000
Others	1	3600	3,600	0	0	0	3,600
Security	1	80000	80,000	0	0	0	80,000
Total	68	85200	115000	1	50000	50000	165000

Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 50,000
- Total 165,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	4,600	138,000	1,656,000	1,738,800	1,825,740
Total Sales (A)	4,600	138,000	1,656,000	1,738,800	1,825,740
Less. Variable Expense					
Cloth items	3,450	103,500	1,242,000	1,304,100	1,369,305
Total variable Expense (B)	3,450	103,500	1,242,000	1,304,100	1,369,305
Contribution Margin (CM) [C=(A-B)	1,150	34,500	414,000	434,700	456,435
Less. Fixed Expense					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		800	9,600	9,600	9,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		21,000	252,000	252,000	252,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		28,000	336,000	336,000	336,000
Net Profit (E) [C-D)		6,500	78,000	98,700	120,435
Investment Payback			16,000	16,000	16,000

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

SI #	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	78,000	98,700	120,435
1.3	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash			
1.4	Surplus		58,000	136,700
	Total Cash Inflow	128,000	156,700	265,135
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	58,000	136,700	257,135

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:01
Experience & Skill : 6 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Baluahat, Sonatala, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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સંસ્કૃત
ભાષા શાળા
વલોડા, જિલ્લો



Family picture

