

Proposed NU Business Name: **CHONY TAILORS & FABRICS**



Project prepared by : Ishak Chambugong
Sonatala unit.Bogra

Project verified by: Md.Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Most. Jamela Begum
Age	:	03-08-1985(32 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	01 Brother
Address	:	Vill: Bahdurpur P.O: Naruamala P.S: Gabtoli 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. Mazeda Begum
(iii) Father's name	:	Abdul jabber Sheikh
(iv) GB member's info	:	Branch: Gabtoli, Centre # 33(Female), Member ID: 2484, Group No: 01 Member since: 01-01-1989(22Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT Nill, Outstanding loan: Nill
(v) Who pays GB loan installment	:	Brother
(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	:	07 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.	:	01752-120625
Mother's Contact No.	:	01980-146732
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Mazeda Begum joined Grameen Bank since 22 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHONY TAILORS & FABRICS
Location	:	Bahdurpur ,Naruamala, Gabtoli, Bogra.
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Shari, Three pics, Lungi, Bad sheet etc.▪Average gain on 80% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is own.▪Collects goods from local market.▪Agreed grace period is 3 months.

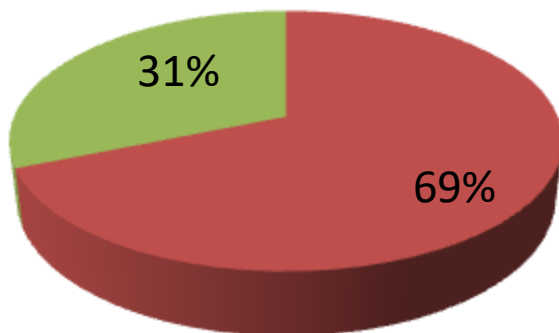
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Cloth items	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Mobile Bill		100	1,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		9,500	114,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
shari	29	1150	33,350	20	1,150	23,000	56,350
Three pich	35	750	26,250	25	750	18,750	45,000
Lungi	25	250	6,250	15	250	3,750	10,000
Chador	20	350	7,000	10	350	3,500	10,500
Cloths	200	50	10,000	0	0	0	10,000
Baby items	40	150	6,000	0	0	0	6,000
Others	1	21150	21,150	1	1000	1,000	22,150
Total	350	23850	110000	71	3500	50000	160000

Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- **Total 160,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	3,400	102,000	1,224,000	1,285,200	1,349,460
Total Sales (A)	3,400	102,000	1,224,000	1,285,200	1,349,460
Less. Variable Expense					
Cloth items	2,720	81,600	979,200	1,028,160	1,079,568
Total variable Expense (B)	2,720	81,600	979,200	1,028,160	1,079,568
Contribution Margin (CM) [C=(A-B)]	680	20,400	244,800	257,040	269,892
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		4,000	48,000	48,000	48,000
Mobile Bill		100	1,200	1,200	1,200
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		9,500	114,000	114,000	114,000
Net Profit (E) [C-D]		10,900	130,800	143,040	155,892
Investment Payback			20,000	20,000	20,000

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	130,800	143,040	155,892
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		110,800	233,840
	Total Cash Inflow	180,800	253,840	389,732
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	110,800	233,840	369,732

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience; 7 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Digalkhandi, Veluerpara,
Sonatala
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

