

Proposed NU Business Name: **NEW STAR TAILORS**



Project identification and prepared by: Md. Moshiur Rahman
Sonagazi.

Project verified by: Susanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL HOSSAIN
Age	:	15-03-1988 (29Years)
Education, till to date	:	Class five
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers, 1 Sisters
Address	:	Vill: Charsahabikari P.O: 5 Char Dorbesh P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOKHINA KHATUN
(iii) Father's name	:	LET. MABUL HAQUE
(iv) GB member's info	:	Branch :Chadarbesh,Sonagazi Centre 08 (Female), Member ID: 4018, Group No: 09 Member since: 03-09-2011(5years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: 0
(v) Who pays GB loan installment	:	Own
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.06 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827817014
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA KHATUN joined Grameen Bank since 6 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

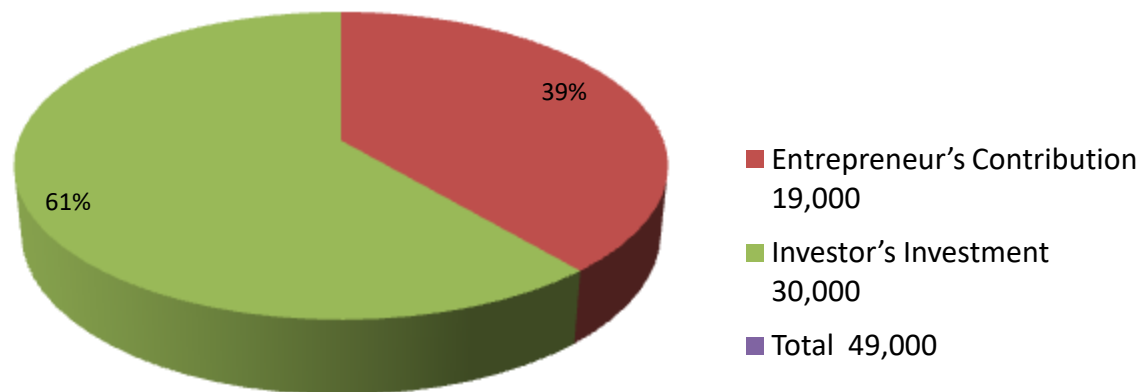
Proposed Nobin Udyokta Business Info

Business Name	:	NEW STAR TAILORS
Location	:	Karamotiya bazar, Sonagazi, feni
Total Investment in BDT	:	BDT 49,000/-
Financing	:	Self BDT 19000/- (from existing business) 61% Required Investment BDT 30,000/- (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Grossary item e.t.c▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop rented.▪Collects goods from Local Sonagazi.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery Item	2700	81000	972000
	0	0	0
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Grocery Item	2295	68850	826200
Total Variable Expense	2295	68850	826200
Contribution Margin (CM) [C=(A-B)]	405	12150	145800
Less Fixed Expense			
Rent		800	9600
Electric Bill		700	8400
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7200	86400
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Grocery Item			19,000			30,000	49,000
	0	0	19,000	0	0	30,000	49,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery Item	3200	96000	1152000	1209600	1270080
	0	0	0	0	0
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Grocery Item	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		700	8400	8700	9000
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7200	86400	86800	87200
Net Profit (E)= [C-D]		7200	86400	90720	95256
Investment Pay Back			12,000	12,000	12,000

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

<i>Sl #</i>	<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	30,000		
1.2	Net Profit	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74400	153120
	Total Cash Inflow	116,400	165,120	248,376
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12000	12000	12000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	74,400	153,120	236,376

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family: 0 Others: 0
Experience & Skill : 10 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







নিউ ভারত

FAMILY PICTURE

