

Proposed NU Business Name: **JOSHIM TAILORS**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JOSHIM UDDIN
Age	:	01-01-1985 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son 02 Daughter
No. of siblings:	:	08 Brother 01 Sisters
Address	:	Vill: Sundorpur ; P.O: aftab bibir hatt ; P.S: Feni Sadar ; 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	:	JULEKHA KHATUN
(iii) Father's name	:	FOKIR AHMED
(iv) GB member's info	:	Branch: Aftab Bibir Hatt, Centre # 52 (Female), Member ID: 2429 , Group No: 05 Member since: 2000 to 2006 (06 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000 Outstanding loan: Nill
Further Information:		
(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	:	20 years experience in running business. 17 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01813-663869
Family's Contact No.	:	01823-573869
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JULEKHA KHATUN joined Grameen Bank since 06 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JOSHIM TAILORS
Location	:	Sundorpur Bazar, Feni
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	BDT 15,000
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, Three Pcs, garments Items, long cloth etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

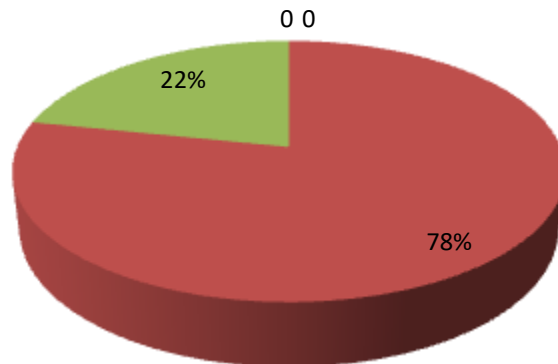
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant piece, shirt piece, long cloth etc.	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less Variable Expense			
Pant piece, shirt piece, long cloth etc.	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less Variable Expense			
Rent		500	6,000
Electricity bill		1,000	12,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Entertainment		500	6,000
Guard		50	600
Generator		600	7,200
Mobile bill		300	3,600
Total fixed cost (D)		14,950	179,400
Net Profit (E)= [C-D]		6,050	72,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sharee	50	500	25,000	20	500	10000	35,000
Three Pcs	50	500	25,000	40	500	20,000	45,000
Baby Items	1	50000	50,000	1	20000	20,000	70,000
Shoes	100	100	10,000	0	0	0	10,000
Shirt Pcs	50	300	15,000	0	0	0	15,000
Pant Pcs	50	400	20,000	0	0	0	20,000
Lungi	20	350	7,000	0	0	0	7,000
Husiary	1	5000	5,000	0	0	0	5,000
Others	1	8000	8,000	0	0	0	8,000
Security	1	15000	15,000	0	0	0	15,000
Total	324	80150	180,000	61	21000	50,000	230,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Pant piece, shirt piece, long cloth etc.	4,500	135,000	1620000	1701000	1786050
Total Sales (A)	4,500	135,000	1620000	1701000	1786050
Less Variable Expense					
Pant piece, shirt piece, long cloth etc.	3,600	108,000	1296000	1360800	1428840
Total variable Expense (B)	3,600	108,000	1296000	1360800	1428840
Contribution Margin (CM) [C=(A-B)	900	27,000	324000	340200	357210
Less Variable Expense					
Rent		500	6,000	6,000	6,000
Electricity bill		1,300	15,600	16,000	16,500
Transportation		1,500	18,000	18,500	19,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000	72,000
Entertainment		500	6,000	6,000	6,000
Guard		50	600	600	600
Generator		600	7,200	7,200	7,200
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		15,850	183,000	191,300	192,600
Net Profit (E)= [C-D]		11,150	141,000	148,900	164,610
Investment Payback			20,000	20,000	20,000

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	141,000	148,900	164,610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		121,000	249,900
	Total Cash Inflow	191,000	269,900	414,510
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	121,000	249,900	394,510

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 17 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sundorpur Bazar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

