

Proposed NU Business Name: **JHARNA TAILORS**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RABEYA AKTER
Age	:	05-01-1988(30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	04 Sisters, 01 Brother
Address	:	Vill:Chitholia, P.O:Sholia, P.S: Porshuram, 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	:	HASNA BANU
(iii) Father's name	:	LATE.AMIR ALI
(iv) GB member's info	:	Branch: Porshuram, Centre # 26(Female), Member ID:5534, Group No: 03 Member since: 10-05-2007-2013 First loan: BDT 3,000/- Existing loan: BDT 000/- Outstanding loan:000/-
Further Information:		
(v) Who pays GB loan installment	:	No
(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 01 Year
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-718418
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASNA BANU joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

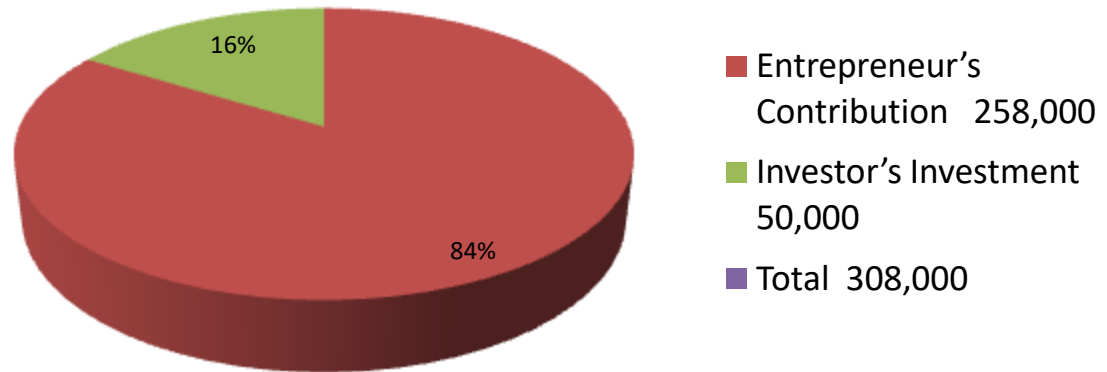
Business Name	:	JHARNA TAILORS
Location	:	Mojumdar market main rood ,Porshuram,Feni.
Total Investment in BDT	:	BDT 3,08,000/-
Financing	:	Self BDT 2,58,000(from existing business) 77% Required Investment BDT,50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft. = 200square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;borka,threepise,orna,hizab,Others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 04 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
borqa,threepis ,hijab,tankapor,seatkapor,others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
borqa,threepis ,hijab,tankapor,seatkapor,others	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		15000	180000
Entertainment		300	3600
Guard		150	1800
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		25450	305400
Net Profit (E)= [C-D]		4550	54600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
borqa	25	2,000	50,000			0	50,000
threepis	100	500	50,000			10,000	60,000
orana	50	300	15,000			0	15,000
hijab	50	100	5,000			10,000	15,000
tankapar	100	70	7,000			10,000	17,000
seatkapar	100	70	7,000			10,000	17,000
burqarkapar	100	200	24,000			10,000	34,000
security			100,000			0	100,000
Total	525	3240	258,000	0	0	50,000	308000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
borqa,threepis ,hijab,tankapor,seatkapor,others	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
borqa,threepis ,hijab,tankapor,seatkapor,others	4800	144000	1728000	1814400	1905120
Total Variable Expense	4800	144000	1728000	1814400	1905120
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		300	3600	3600	3600
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		25450	305400	306100	306815
Net Profit (E)= [C-D]		10550	126600	132930	139577
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	126,600	132930	139576.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106600	219530
	Total Cash Inflow	176,600	239,530	359,107
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	20,000	20,000
3	Net Cash Surplus	106,600	219,530	339,107

SWOT ANALYSIS

STRENGTH

Employment: Self: 04 Family:0
Others:0 Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mojumdar
market, parshoram, feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











