

Proposed NU Business Name: J N TAILORS & BOSTROBITAN



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Mawna Unit, Gazipur
Project verified by: Md:Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHIDUL ISLAM
Age	:	20-11-1994(23 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill:Betjuri P.O:Boiragir Chala P.S:Sreepur Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JESMIN AKTER
(iii) Father's name	:	MAHAMUDUL NOBI
(iv) GB member's info	:	Branch:Sreepur, Centre # 69(Female), Member ID: 6912/1, Group No: 01 Member since: 15-34-2005 raning (12 Years) First loan: BDT 20,000Taka.
Further Information:		Existing loan: 40,000 Outstanding loan:29,440/-.
(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	:	05 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.	:	01772-544905
Family's Contact No.	:	01923-640276
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JESMIN AKTER Joined Grameen Bank Since 12 Years Ago. At First She Took 20,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	J N TAILORS & BOSTROBITAN
Location	:	Gorgoria Notun Bazar ,Sreepur .
Total Investment in BDT	:	BD 6,30,000
Financing	:	Self BDT 5,50,000(from existing business) 87% Required Investment BDT 80,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	24ft x 15ft= 360 Square ft
Security of the shop	:	3,00,000Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes; Tailoring business. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 01 Employee. After getting equity fund 1 employee will be appointed ▪The Shop is rented. ▪Collects goods from Mawna. ▪Agreed grace period is 3 months.

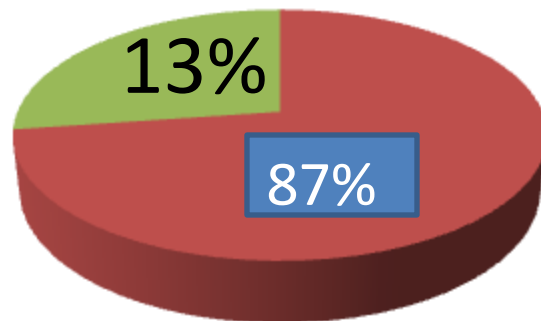
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths & Tailoring	6,000	1,80,000	2,160,000
Total Sales (A)	6,000	1,80,000	2,160,000
Less. Variable Expense			
Cloths & Tailoring	5,100	1,53,000	1,836,000
Total variable Expense (B)	5,100	1,53,000	1,836,000
Contribution Margin (CM) [C=(A-B)]	9,00	27,000	3,24,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity bill		1,000	12,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salar (staff)		3,000	36,000
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		15,400	1,84,800
Net Profit (E) [C-D]		11,600	1,39,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Goss cloth	3000	40	1,20,000	1000	40	40,000	1,60,000
goss							
Shirt pic	170p	3,00	51,000	50	3,00	15,000	66,000
Pant pic	125p	4,00	50,000	25	4,00	10,000	60,000
Burka Cloth	40 goss	2,50	10,000	20	2,50	5,000	15,000
Panjabi	80	1,20	9,600	30	1,20	3,600	13,200
School Dress	40	1,20	4,800	30	1,20	3,600	8,400
Others			4,600		-	2,800	7,400
Security	-	-	3,00,000		-	-	3,00,000
Total			5,50,000			80,000	6,30,000

Source of Finance



Entrepreneur Investment:
5,50,000
Investor Investment:80,000
Total Investment:6,30,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Cloths & Tailoring	9,000	2,70,000	3,240,000	3,402,000
Total Sales (A)	9,000	2,70,000	3,240,000	3,402,000
Less. Variable Expense				
Cloths & Tailoring	7,650	2,29,500	2,754,000	2,891,700
Total variable Expense(B)	7,650	2,29,500	2,754,000	2,891,700
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	4,86,000	5,10,300
Less. Fixed Expense				
Rent		5,000	60,000	60,000
Electricity bill		1,500	18,000	18,500
Transportation		1,700	20,400	21,000
Salary (self)		5,000	60,000	60,000
Salar (staff)		6,000	72,000	72,000
Entertainment		3,00	3,600	3,800
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		4,00	4,800	5,000
Total fixed Cost (D)		19,900	2,38,800	2,40,300
Net Profit (E) [C-D]		20,600	2,47,200	2,70,000
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	2,47,200	2,70,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,69,760
	Total Cash Inflow	3,27,200	4,39,760
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan	29,440	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,57,444	48,000
3	Net Cash Surplus	1,69,760	3,91,760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 05 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









FAMILY PICTURE

