

## Proposed NU Business Name: **JAHANARA TAILORS**



Project identification and prepared by: MD.Delower hossain,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>JAHANARA AKTER</b>
Age	:	29/07/1999 ( 19Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NILL
No. of siblings:	:	2Brothers & 1 Sister.
Address	:	Vill: Hailjor P.O: Vuleshor-1743, P.S: Kapashia 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	:	<b>MST. FATEMA</b>
(iii) Father's name	:	<b>MD. JAHANGIR</b>
(iv) GB member's info	:	Branch: Goshinga Centre # 51 (Female), Member ID: 5165/1, Group No: 06 Member since: 08/05/2007 to 2018 (15Years) First Loan: BDT 7,000 /-, Existing Loan:BDT 40,000/- Outstanding Loan: BDT- 11,822/-
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	:	3 years experience in running business. She has 3 years training.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-626348
Family's Contact No.	:	01707-702049
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FATEMA** joined Grameen Bank since 15 years ago. At first she took BDT 7,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info4

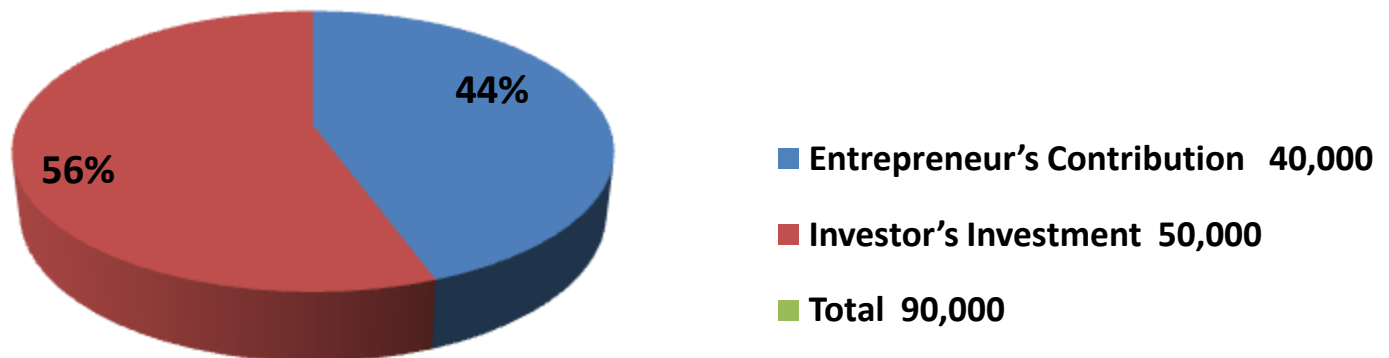
Business Name	:	<b>JAHANARA TAILORS</b>
Location	:	Hailjor South Para.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/- (from existing business) 45% Required Investment BDT 50,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 10 ft = 150 sq. ft
Security of the shop	:	none
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Than Cloth,Goge Cloth, Three Piece,Orna etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in rented place.</li><li>▪Collects goods from Islampur, Baburhat, Narsinghdi.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Than Cloth,Goge Cloth, Three Piece,Orna	2000	60000	720000
		0	0
<b>Total Sales(A)</b>	<b>2000</b>	60000	720000
Less Variable Expense (B)		0	0
Than Cloth,Goge Cloth, Three Piece,Orna	1500	45000	540000
<b>Total Variable Expense</b>		0	0
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	15000	180000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>5250</b>	<b>63000</b>
<b>Net Profit (E)= [C-D]</b>		<b>9750</b>	<b>117000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Than Cloth	225	55	12,375	300	55	16,500	28,875
Goge Cloth	175	52	9,100	250	52	13,000	22,100
Three Piece	20	650	13,000	30	650	19,500	32,500
Orna	25	70	1,750	0	70	0	1,750
Borkha	0	700	0	0	700	0	0
Others			3,775			1,000	4,775
<b>TOTAL</b>			<b>40,000</b>			<b>50,000</b>	<b>90,000</b>

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Mobile, charger, battery, headphone, cable,memory card etc.	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>	0	0	0	0	0
Than Cloth,Goge Cloth, Three Piece,Orna	2250	67500	810000	850500	893025
<b>Total Variable Expense</b>	0	0	0	0	0
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expense</b>	0				
Rent	0	0	0	0	0
Electric Bill	0	300	3600	3700	4000
Transportaion	0	800	9600	10080	10584
Salary (Self)	0	4000	48000	48000	48000
Salary (Staff)	0	0	0	0	0
Entertainment	0	150	1800	1800	1800
Guard	0	0	0	0	0
Genarator	0	0	0	0	0
Mobil Bill	0	350	4200	4300	4400
<b>Total Fixed Cost (D)</b>	0	<b>5600</b>	<b>67200</b>	<b>67880</b>	<b>68784</b>
<b>Net Profit (E)= [C-D]</b>	0	<b>16900</b>	<b>202800</b>	<b>212940</b>	<b>223587</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	202,800	212940	223587
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		182800	375740
	<b>Total Cash Inflow</b>	<b>252,800</b>	<b>395,740</b>	<b>599,327</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>182,800</b>	<b>375,740</b>	<b>579,327</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Bir Ujili Bazar.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

