

Proposed NU Business Name: **AMENA BOSTRALOY & TAILORING SHOP**



Project identification and prepared by: Md. Hafizur Rahman,
Mawna Unit, Gazipur

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	POLASH
Age	:	02-08-1984(33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Folanicit P.O: Dokkin Mawna, P.S: Shreepur, 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	:	AMANA AKTER
(iii) Father's name	:	ABD:RAZIK
(iv) GB member's info	:	Branch: Mawna, Shreepur, Centre # 52/M(Female), Member ID: 4933/1, Group No: 04, Member since: 08-06-2003 to (14Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 19560
(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	:	05years experience in 06 running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720922995
Father's Contact No.	:	01687796271
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA AKTER; joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AMENA BOSTRALOI & TAILORING SHOP
Location	:	Barotopa Bazar,Sreepur,Gajipur
Total Investment in BDT	:	BDT 1,20,000/-
Financing	:	Self BDT 60,000/-(from existing business) 50% Required Investment BDT 60,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12 ft x 15 ft= 180square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tailoring business.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

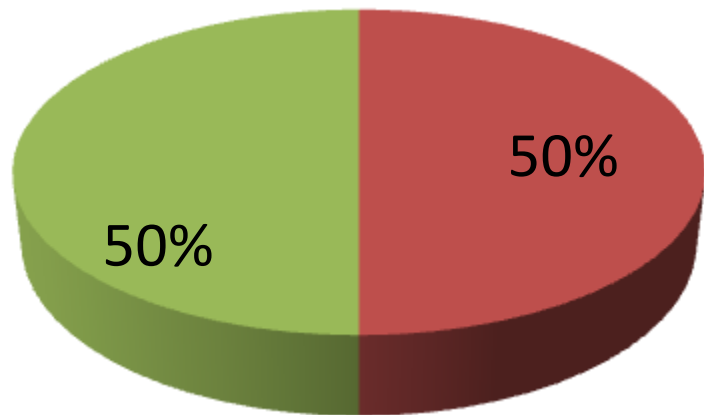
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths & Tailoring	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Cloths & Tailoring	4,250	1,27,500	15,30,000
Total variable Expense (B)	4,250	1,27,500	15,30,000
Contribution Margin (CM) [C=(A-B)]	7,50	22,500	2,70,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		450	5,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Ganarotar		180	2160
Salary (staff)		9,000	10,8,000
Entertainment		3,00	3,600
Mobile Bill		5,00	6,000
Total fixed Cost (D)		16,080	1,92,960
Net Profit (E) [C-D]		6,420	77,040

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Print Piece (50 x 590)	29,500	20,000	49,500
Shirt Piece (35 x 180)	6,300	12,600	18,900
Plane Cloths (340 x 42)	14,280	10,500	24,780
Pant Piece(200 x 30)	6,000	10,000	16,000
Three Piece(07 x 320)	2,240	4,800	7,040
Others	1,680	2,100	3,780
Total	60,000	60,000	1,20,000

Source of Finance



■ Entrepreneur's Contribution 100,000

■ Investor's Investment 100,000

■ Total 200,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths & Tailoring	6,500	1,95,000	23,40,000	24,57,000
Total Sales (A)	6,500	1,95,000	2,340,000	24,57,000
Less. Variable Expense				
Cloths & Tailoring	5,525	165750	19,89,000	20,88,450
Total variable Expense (B)	5,525	165750	19,89,000	20,88,450
Contribution Margin (CM) [C=(A-B)]	9,75	29,250	3,51,000	3,85,500
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		8,50	10,200	10,500
Transportation		1,000	12,000	12,500
Salary (self)		4,000	48,000	48,000
Salary (staff)		9,000	1,08,000	1,08,000
Entertainment		5,00	6,000	6,200
Generator		180	2160	2160
Gird		150	1800	1800
Mobile Bill		7,00	8,400	8,700
Total Fixed Cost		17,380	2,08,560	2,09,860
Net Profit (E) [C-D]		11,870	1,42,440	1,91,140
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	1,42,440	1,91,140
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		86,880
	Total Cash Inflow	2,02,440	2,78,020
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	19,560	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	1,15,560	36,000
3	Net Cash Surplus	86,880	2,42,020

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 6 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

