

Proposed NU Business Name: **DORJI BARI TAILARS**



Project identification and prepared by: Md. Rokon uddin ,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL MANNAN
Age	:	11-08-1985 (32 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers
Address	:	Vill:Shomashpur, P.O: Hatgangopara , P.S: Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MOYNA BEGUM
(iii) Father's name	:	MD. MAZEDUR RAHMAN
(iv) GB member's info	:	Branch: Achpara,Bagmara Centre 9 (Female), Member ID: 5725/1, Group No: 09 Member since: 2008-2013 (5Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: Paid=
(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	:	13 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-218374
Mother's Contact No.	:	01753-774039
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MOYNA BEGUM joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

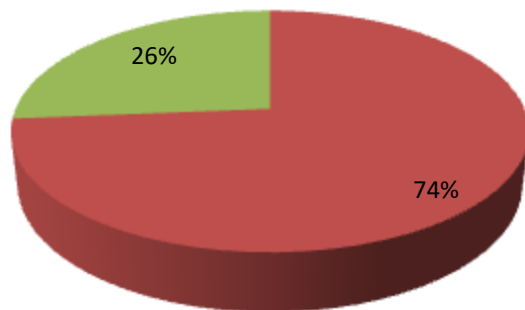
Business Name	:	DORJI BARI TAILARS
Location	:	Hatgangopara Bazar, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 17% Required Investment BDT 50,000/- (as equity) 83%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing; Cloth item etc. ▪ Average 20% gain on sale. ▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪ The shop is Rent ▪ Collects goods from Naoga. ▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	2,000	60,000	7,20,000
Income Of tailaring	300	9,000	1,08,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Cloth Item	1,600	48,000	5,76,000
Total variable Expense (B)	1,600	48,000	5,76,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Guard		100	1,200
Transportation		1,000	12,000
Entertainment		300	3,600
Bank service Charge			
Total fixed Cost (D)		13,000	1,56,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shart Pice	100	300	30,000	100	300	30,000	60,000
Pant Pice	40	450	18,000	-	-	-	18,000
Chapa Cloth	50	1000	50,000	20	1000	20,000	70,000
Three Pice	30	500	15,000	-	-	-	15,000
Borka Pice	40	300	12,000	-	-	-	12,000
Others			12,000				12,000
Advance for Shop			70,000				70,000
Total	260		1,40,000	240		50,000	1,90,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 50,000
- Total 190,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Electronics Item	3000	90,000	10,80,000	11,34,000	11,90,000
Income Of Tailaring	300	9,000	1,08,000	1,13,400	1,19,070
Total Sales (A)	3000	90,000	10,80,000	11,34,000	11,90,000
Less. Variable Expense					
Telicom Item	2,400	72,000	8,64,000	9,07,200	9,52,560
Total variable Expense (B)	2,400	72,000	8,64,000	9,07,200	9,52,560
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		700	8,400	9,000	10,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	25,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)		5,000	60,000	60,000	60,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		14,100	1,69,200	1,72,800	1,79,800
Net Profit (E) [C-D]		12,900	1,54,800	1,67,400	1,77,410
Investment Payback			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	1,54,800	1,67,400	1,77,410
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,34,800	2,82,200
	Total Cash Inflow	2,04,800	3,02,200	4,59,610
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	1,34,800	2,82,200	4,39,610

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 13 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

দর্জি বাড়ী হেলার্স

প্রোঃ মোঃ আব্দুল ন



এখানে সুদক্ষ মাস্টার ও কারিগর দ্বারা
ও থ্রি-পিচ সহ সকল প্রকার ডিজাই

প্যান্ট, বোরখা,
করা হয়।

মোবা: ০১৭৪০-২১ ৪



হাট গাঙ্গেপাড়া বাজার (নতুন থানার মে
গামারা, রাজশাহী।







FAMILY PICTURE

