

Proposed NU Business Name: CHANDER ALO NEW FASHION



Project identification and prepared by: Monoronjon Chondro
Bormon
Sokipur Unit, Tangail
Project verified by: Md.Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHASRU
Age	:	2105-1983 (34 Years)
Education, till to date	:	Class - Five
Marital status	:	Married
Children	:	0 2Sons 0 Daughter
No. of siblings:	:	01 Brother 01Sister
Address	:	Vill: Boromosha, P.O: Selimpur, P.S: Shokipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JALATON
(iii) Father's name	:	ABDUL RAHMAN
(iv) GB member's info	:	Branch: Selimpur, Centre # 04 (Female), Member ID: 2460, Group No: 06 Member since: 15-12-1990 (15 Years) First loan: BDT 2,500
Further Information:		Existing Loan: 10,000/-, Outstanding loan:/--
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Tailoring
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795-469074
Mother's Contact No.	:	01791-245878
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JALATON joined Grameen Bank since 15 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHANDER ALO NEW FASHION
Location	:	Khan Plaza,Sokipur,Tangail
Total Investment in BDT	:	BDT 3,70,000/-
Financing	:	Self BDT 3,20,000/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	07 ft x 10 ft= 70 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a business.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from kortia.▪The shop is rented.

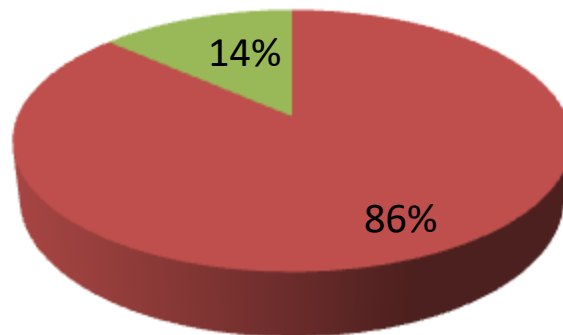
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Shirt,Pant,t-shirt,Panjabi ETC	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			
Shirt,Pant,t-shirt,Panjabi ETC	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1700	20400
Electric Bill		600	7200
Transportaion		1000	12000
Salary (Self)		5000	60000
Intertainment		300	3600
Mobil Bill		200	2400
Total Fixed Cost (D)		8800	105600
Net Profit (E)= [C-D]		6200	74400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shirt	100	700	70000	30	700	21000	91000
Pant	70	750	52500	25	750	18750	71250
T- Shirt	150	300	45000			0	45000
Panjabi	50	650	32500			0	32500
Security			100000			0	100000
Others			20000			10250	30250
			0			0	0
Total	370		320000	55		50,000	370000

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 50,000
- Total 370,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shirt,Pant,t-shirt,Panjabi ETC	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Shirt,Pant,t-shirt,Panjabi ETC	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1700	20400	20400	20400
Electric Bill		600	7200	7500	7800
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		8800	105600	106600	107630
Net Profit (E)= [C-D]		9200	110400	115920	121716
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	110,400	115920	121716
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		90400	186320
	Total Cash Inflow	160,400	206,320	308,036
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	90,400	186,320	288,036

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

