

Proposed NU Business Name : DIPA TAILORS:



Project identification and prepared by: Md. NAZIMUDDIN
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	Ram PROSHAd CHANDRO DAS
Age	:	19-10-1987(30 Years)
Education, till to date	:	Class nine
Marital status	:	married
Children	:	2 daughters
No. of siblings:	:	2 Brothers, 3 Sister.
Address	:	Vill: chowdhuary danga P.Ochowdhuary danga : , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Bashanti Rani
(iii) Father's name	:	Shankor chandro das
(iv) GB member's info	:	Branch Shabatpur Centre # 9(Female), Member ID : 1263/1 , Group No: 02 Member since:05/08/2005 (12 Years) First loan: BDT 3000 /-
Further Information:		Existing loan: 30000 ;Outstanding loan: 10720/-
(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	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763761936
Family's Contact No.	:	01752220552
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Bashanti Rani

joined Grameen 12 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	DIPA TAILORS
Location	:	chowdhuary danga nagourpur, Tangail
Total Investment in BDT	:	BDT 132,000/-
Financing	:	Self BDT 82,000/- (from existing business 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; popline ,print vowel share shirt , pants gamcha three pice etc.▪The business is operating by entrepreneur. Existing 1employee.▪The shop is owns.▪Collects goods from korotia.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
popline ,print vowel share shart , pants gamcha three pice etc	2800	85000	1020,000
Total Sales (A)	2800	85000	1020000
Less. Variable Expense			
popline ,print vowel share shart , pants gamcha three	0	68000	8,16000
Total variable Expense (B)	0	68000	8,16000
Contribution Margin (CM) [C=(A-B)	0	17000	204,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		600	7200
Transportation		,1100	13200
Mobile Bill		500	6000
Entertainment		500	6000
Gurd		0	0
Salary (sttaf)		5000	60,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		12600	152400
Net Profit (E) [C-D)		4400	51600

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
popline ,print vowel share shart , pants gamcha three	85,000	1020000	1071000	1124550
Total Sales (A)	85,000	1020000	1071000	1124550
Less. Variable Expense				
popline ,print vowel share shart , pants gamcha three pices	68000	816000	856000	898800
Total variable Expense (B)	68000	816000	856000	898800
Contribution Margin (CM) [C=(A-B)	17000	204000	215000	225750
Less. Fixed Expense				
Rent	0	0	0	0
Electricity Bill	600	7200	7200	7200
Transportation	1000	12000	13,000	13,000
Mobile Bill	500	6000	6000	6000
Entertainment	500	6000	6000	6000
Salary (sttaf)	5000	60,000	60,000	60,000
Salary (self)	5000	60,000	60,000	60,000
Total Fixed Cost	12600	151200	152200	152200
Net Profit (E) [C-D)	4400	52800	62800	73550
Investment Payback		20,000	20,000	20,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	52800	62800	73550
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		32800	75600
	Total Cash Inflow	102800	95600	149150
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	32800	75600	129150

SWOT ANALYSIS

STRENGTH

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

