

Proposed NU Business Name: **TOP TAILORS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.TOUFIK HASAN
Age	:	12-12-1997 (20Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister
Address	:	Vill:Gokul pachimpara P.O Gokul P.S: Bogra, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. BEUTY BEGUM
(iii) Father's name	:	MD ABU TALIM KHAN
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 26(Female), Member ID:9844, Group No: 05 Member since: 10-04-1994 (22Years) First loan: BDT 2,000 /- Existing Loan: BDT 25,000/- Outstanding loan: BDT 4950/-
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	:	5 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-541035
Father's Contact No.	:	01737-732282
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST BEUTY BEGUM joined Grameen Bank since 22 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TOP TAILORS
Location	:	Gokul Bazar, Bogra.
Total Investment in BDT	:	BDT 107,000/-
Financing	:	Self BDT 47,000/- (from existing business) 44% Required Investment BDT 60,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft=180 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt and pant product and sales. Average 70% gain▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

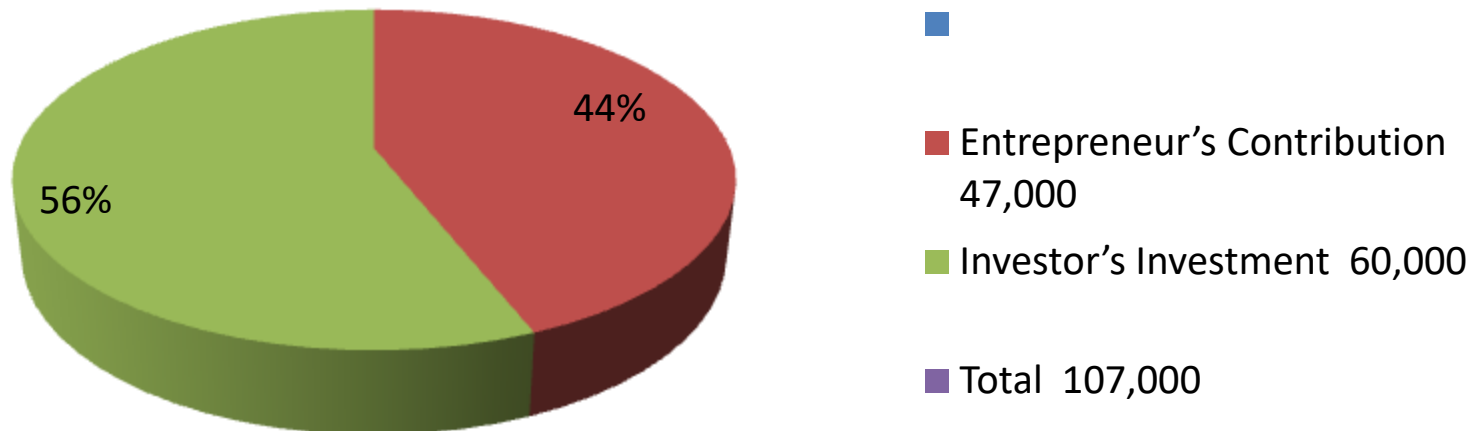
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt pant sales	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Product cost	300	9,000	108,000
Total variable Expense (B)	300	9,000	108,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
House rant		400	4,800
Electricity Bill		200	2,400
Transportation		-	0
Salary (self)		5,000	60,000
Salary (staf)		3,000	36,000
Entertainment		100	1,200
Guard		-	0
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		12,000	144,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Machine	4	4000	16,000	2	18,000	36,000	52,000
Iron	2	500	1,000	0	0	0	1,000
Cloth	0	0	0	4	6000	24,000	24,000
others	1	10000	10,000	0	0	0	10,000
Security	1	20000	20,000	0	40000	0	20,000
Total	0	0	47000	0	0	60000	107000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shirt pant sales	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Production cost	450	13,500	162,000	170,100	178,605
Total variable Expense (B)	450	13,500	162,000	170,100	178,605
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
House rant		400	4,800	4,800	4,800
Electricity Bill		200	2,400	2,400	2,400
Transportation		0	0	0	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		3000	36,000	36,000	36,000
Entertainment		100	1,200	1,200	1,200
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		9,000	108,000	108,000	108,000
Net Profit (E) [C-D]		22,500	270,000	288,900	308,745
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	270,000	288,900	308,745
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		246,000	510,900
	Total Cash Inflow	330,000	534,900	819,645
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	246,000	510,900	795,645

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Gokul Bazar, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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কুচিদ্রব্য
সেবার জীবন
নিষ্ঠারোগ্য
অভিমান



FAMILY PICTURE

