

Proposed NU Business Name: **5 STAR TAILORS**



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Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD.HAFEZ |
| Age | : | 02-01-1988 (29 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Unmarried |
| Children | : | Single |
| No. of siblings: | : | 02 Brothers 4 Sister |
| Address | : | Vill: Hayatkanda, P.O: Aouna, P.S: Nawabganj, Dist: Dhaka |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/> |
| (ii) Mother's name | : | HAZERA BEGUM |
| (iii) Father's name | : | MD.GEAS UDDIN |
| (iv) GB member's info | : | Branch: Solla, Centre # 21 (Female), Member ID: 5319/1, Group No: 08 Member since: 01/01/2006 First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 10,000/- Outstanding loan: Nill |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | Twelve years experience in running business. He has training |
| Other Own/Family Sources of Income | : | Yes |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01964-299729 |
| Mother's Contact No. | : | 01732-396645 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZERA BEGUM joined Grameen Bank since 11 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 | : | 5 STAR TAILORS |
| Location | : | Barha Bazar, Nawabganj, Dhaka. |
| Total Investment in BDT | : | BDT 1,30,000/- |
| Financing | : | <p style="color: red;">Self BDT 70,000(from existing business) =54%</p> <p style="color: red;">Required Investment BDT 60,000(as equity) 46 %</p> |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 30 ft x 15 ft= 450 square ft |
| Security of the shop | : | Rent |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; make,3pes,slwar, etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Nawabgonj. ▪Agreed grace period is 3 months. |

| | | | |
|-----------------------------------|-------|---------|--------|
| | | | |
| | | | |
| Exesting | | | |
| Particular | Daily | Monthly | Yearly |
| Revnue (Sale) | | | |
| Trailaring Item | 3000 | 45000 | 540000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 3000 | 45000 | 540000 |
| Less Variable Expense (B) | | | 0 |
| Leather | 1800 | 54000 | 648000 |
| Total Variable Expense | 1800 | 54000 | 648000 |
| Contributon Margin (CM) [C=(A-B)] | 1200 | 14400 | 172800 |
| Less Fixed Expense | | | |
| Electric Bill | | 400 | 4800 |
| Transportaion | | 500 | 6000 |
| Salary (Self) | | 5000 | 60000 |
| Entertainment | | 300 | 3600 |
| Rent | | 800 | 9600 |
| Guard | | 80 | 960 |
| Salary (Staff-4) | | 0 | 0 |
| Mobil Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 7380 | 88560 |
| Net Profit (E)= [C-D] | | 7020 | 84240 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------------|------|------------|--------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Sewing machine | 02 | 6,000 | 12,000 | 01 | 20,000 | 20,000 | 32,000 |
| Over lock machine | 01 | 8,000 | 8,000 | | | | 8,000 |
| Readymade dress | | | 10,000 | | | | 10,000 |
| Others | | 15,000 | 15,000 | | 10,000 | 10,000 | 25,000 |
| Total | | | 70000 | | | 60,000 | 130000 |

| Financial Projection (BDT) | | | | | |
|--|--------------|----------------|----------------|----------------|----------------|
| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
| Revenue(Sales) | | | | | |
| Tailoring Item | 3200 | 96000 | 1152000 | 1209600 | 1270080 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 3200 | 96000 | 1152000 | 1209600 | 1270080 |
| Less Variable Expense (B) | | | | | |
| Tailoring Item | 1920 | 57600 | 691200 | 725760 | 762048 |
| Total Variable Expense | 1920 | 57600 | 691200 | 725760 | 762048 |
| Contributon Margin (CM) [C=(A-B)] | 1280 | 38400 | 460800 | 483840 | 508032 |
| Less Fixed Expense | | | | | |
| Electric Bill | | 600 | 7200 | 7500 | 7800 |
| Transportaion | | 700 | 8400 | 100800 | 1209600 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Guaed | | 80 | 960 | 960 | 960 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Rent | | 800 | 9600 | 9600 | 9600 |
| Mobil Bill | | 400 | 4800 | 4900 | 5000 |
| Total Fixed Cost (D) | | 8300 | 84960 | 177760 | 1286960 |
| Net Profit (E)= [C-D] | | 30100 | 361200 | 379260 | 398223 |
| Investment Pay Back | | | 24,000 | 24,000 | 24,000 |

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 | 60,000 | | |
| 1.2 | Net Profit | 361,200 | 379260 | 398223 |
| 1.3 | Depreciation (Non cash | | | |
| 1.4 | Opening Balance of Cash Surplus | 337200 | 337200 | 692460 |
| | Total Cash Inflow | 421,200 | 716,460 | 1,090,683 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. | 24000 | 24000 | 24000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 337,200 | 692,460 | 1,066,683 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Hayatkanda, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest



मिशन
सिंह-संगीत
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सुख-सुखी









FAMILY PICTURE