Proposed NU Business Name: STYLE ZONE TAILORS



Project identification and prepared by: Md Hafizur Rahman (2), Mawna Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD IMRAN HOSEN			
Age	:	01-05-1992 (24 Years)			
Education, till to date	••	Class Five			
Marital status	:	Married			
Children	••	Nil			
No. of siblings:	:	4 Brothers			
Address	:	Vill: Keua West Khondo, P.O: Mawna, P.S: Sreepur, Dist: Gazipur			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST. ISMOT ARA MD SAHAJ UDDIN Branch: Mawna Sreepur, Centre # 54 (Female), Member ID: 3913, Group No: 02 Member since: 25-01-2011 (5 Years) First loan: BDT 10,000/-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 20,000/-, Outstanding loan: BDT 15,450/- Brother No No 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	:	3 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01682-404673
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

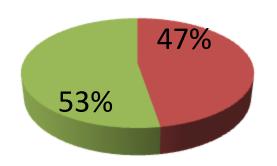
MOST. ISMOT ARA joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	STYLE ZONE TAILORS	
Location	:	Mawna Bazaar, Gazipur	
Total Investment in BDT	:	BDT 1,90,000/-	
Financing	:	Self BDT 90,000/-(from existing business) 47% Required Investment BDT 1,00,000/-(as equity) 53%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	10 ft x 10 ft= 100 square ft	
Security of the shop	:	BDT 30,000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Shirt piece, Pant piece etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing one employees. The shop is rented. Agreed grace period is 3 months. 	

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Cloths	3,000	90,000	1,080,000		
Total Sales (A)	3,000	90,000	1,080,000		
Less. Variable Expense					
Cloths	2,400	72,000	864,000		
Total variable Expense (B)	2,400	72,000	864,000		
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000		
Less. Fixed Expense					
Rent		1,000	12,000		
Electricity Bill		400	4,800		
Mobile Bill		300	3,600		
Salary (self)		5,000	60,000		
Entertainment		200	2,400		
Transportation		500	6,000		
Salary (staff)		3,000	36,000		
Generator Bill		200	2,400		
Total fixed Cost (D)		10,600	127,200		
Net Profit (E) [C-D)		7,400	88,800		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Pant Piece (70 x 450)	30,000	54,000	84,000		
Shirt Piece (150 x 450)	60,000	46,000	106,000		
Total	90,000	100,000	190,000		

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 100,000
- Total 190,000

Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
Cloths	3,200	96,000	1,152,000	1,209,600
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		400	4,800	5,500
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Transportation		800	9,600	10,500
Salary (staff)		3,000	36,000	36,000
Generator Bill		200	2,400	3,000
Total Fixed Cost		11,000	132,000	135,500
Net Profit (E) [C-D)		13,000	156,000	166,900
Investment Payback			60,000	60,000

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	156,000	166,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		96,000
	Total Cash Inflow	256,000	262,900
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	96,000	202,900

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 3 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

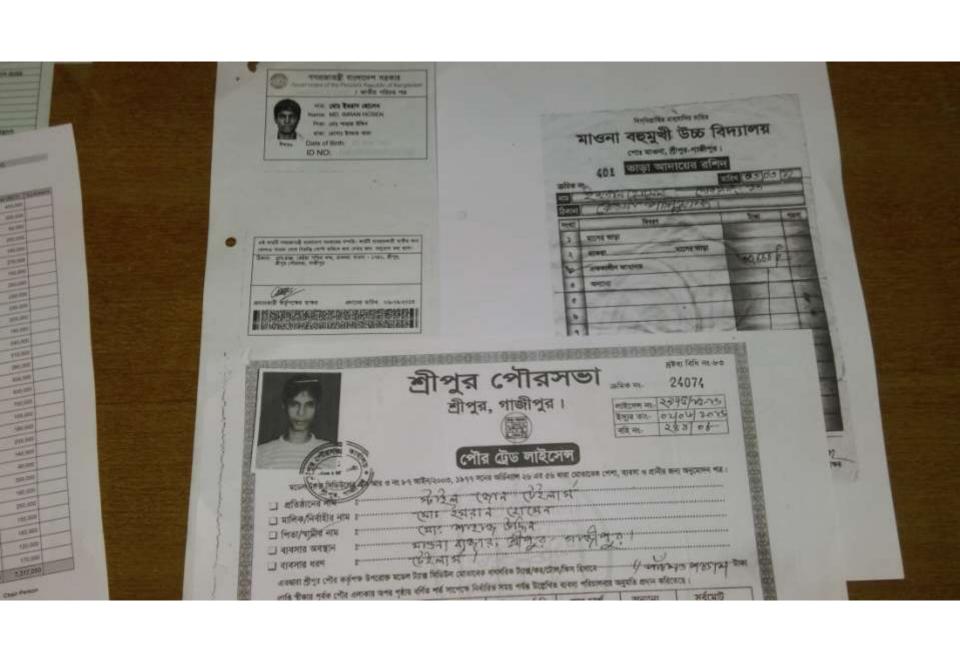
Pictures











FAMILY PICTURE

