Proposed NU Business Name: RANGER CHOA TAILOS



Project identification and prepared by: MD Anisar Rahman Dagonbhuiyan Unit, Feni

Project verified by: Susanto Kumar Bishwas



Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD JAHANGIR HOSSEIN MILON			
Age	:	20-02-1986 (30 Years)			
Education, till to date	:	Class X			
Marital status	:	Unmarried			
Children	-	NA			
No. of siblings:	:	06 Brothers, 03 Sisters			
Address	:	Vill: Momarijpur P.O: Beker Baazar, P.S: Dagonbhuiyan, Dist: Feni			
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 Father FIROZA KHATUN SERAJUL HOQ Branch: Dagonbhuiyan , Centre # 26 (Male), Member ID: 4011, Group No: 01 Member since: 05-06-2005 (10 Years) First loan:			
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 20000/- Outstanding loan: BDT 10000/- Father 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	:	10 years experience in running business. 07 Years in own business.
Training Info	:	He has 20 Months training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-162946
Mother's Contact No.	:	01835-343669
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA KHATUN joined Grameen Bank since 10 years ago. At first she took taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

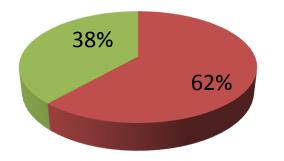
Proposed Nobin Udyokta Business Info				
Business Name	:	RANGER CHOA TAILOS		
Location	:	Sumon Market, beejer baajar Dakkhin Matha, Dagonbhuiyan, Feni		
Total Investment in BDT	:	BDT 130,000/-		
Financing	:	Self BDT 80,000 (from existing business) 62% Required Investment BDT 50,000 (as equity) 38%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	15 ft x 12 ft = 180square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Foyel, Paplin,Long cloth, Tailoring service e 20% gain on sales The shop is Rented. The business is being operated by entrepreneur. Existing employee. One will be appointed after receiving equity money. Collects goods from Feni Agreed grace period is 3 months. 		

Existing Business	(BDT)		
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Foyel, Paplin,Long cloth	6000	180000	2160000
Service	300	9000	108000
Total Sales (A)	6300	189000	2268000
Less Variable Expense			
Foyel, Paplin,Long cloth	4800	144000	1728000
Total variable Expense (B)	4,800	144000	1728000
Contribution Margin (CM) [C=(A-B)	1,500	45000	540000
Less Variable Expense			
Rent		10,000	120000
Electricity bill		800	9600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		20000	240000
Entertainment		150	1800
Genaretor		300	3600
Guard		40	480
Mobile bill		500	6000
Total fixed cost (D)		37,250	447000
Net Profit (E)= [C-D]		7,750	93000

Investment Breakdown

		Proposed					
Particulars	ticulars Qty. Unit Price Amount		Amount	/	Unit Price	Amount	Proposed
			(BDT)		THE	(BDT)	Total
Foyel	70	70	4,900	0	0	0	4,900
Poplin	70	55	3,850	0	0	0	3,850
Long cloth	80	50	4,000	20	500	10,000	14,000
Others	1	47250	47,250	1	6000	6,000	53,250
Vhoyel	0	0	0	200	45	9,000	9,000
Kuki machine	0	0	0	1	17000	17,000	17,000
Three piece	0	0	0	20	400	8,000	8,000
Security	1	20000	20,000	0	0	0	20,000
	222	0	80,000	242	0	50,000	130,000

Source of Finance



Entrepreneur's Contribution 80,000

Investor's Investment 50,000

Total 130,000

Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Foyel, Paplin,Long cloth	7400	222000	2664000	2797200	
Service	400	12000	144000	151200	
Total Sales (A)	7800	234000	2808000	2948400	
Less Variable Expense					
Foyel, Paplin,Long cloth	5920	177600	2131200	2237760	
Total variable Expense (B)	5,920	177600	2131200	2237760	
Contribution Margin (CM) [C=(A-B)	1,880	56400	676800	710640	
Less Variable Expense					
Rent		10,000	120000	120,000	
Electricity bill		1000	12000	12200	
Transportation		500	6,000	8600	
Salary (self)		5000	60000	60000	
Salary(Staff)		25000	300000	300000	
Entertainment		150	1800	1800	
Genaretor		300	3600	3600	
Guard		40	480	480	
Mobile bill		550	6600	6800	
Total fixed cost (D)		42,240	506,880	509,880	
Net Profit (E)= [C-D]		14160	169920	200,760	
Investment Payback			30,000	30,000	

Cash flow projection on business plan (rec. & Pay)					
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)		
1	Cash Inflow				
1.1	Investment Infusion by Investor	50,000			
1.2	Net Profit	169,920	200,760		
1.3	Depreciation (Non cash item)				
1.4	Opening Balance of Cash Surplus		139,920		
	Total Cash Inflow	219920	340680		
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)	30000	30000		
	Total Cash Outflow	80,000	30000		
3	Net Cash Surplus	139,920	310680		



S _{TRENGTH} Employment: Self: 01 Family:0 Others:0Experience & Skill : 10 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
Opportunities Huge demand in the community Location of shop; Tetuljora, Rajfulbaria, Savar, Dhaka. Regular customers;	T HREATS Theft Fire Political unrest

Pictures



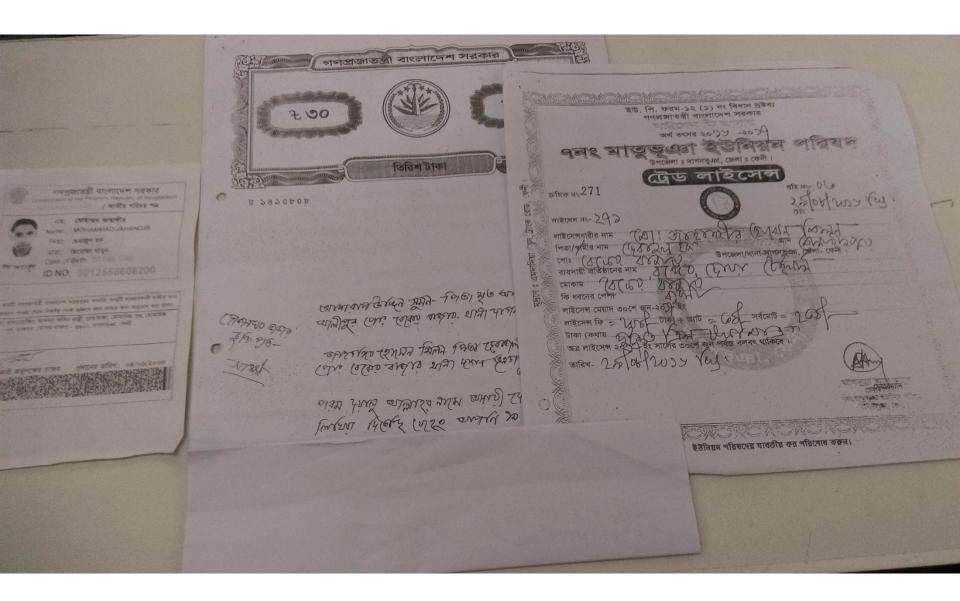












FAMILY PICTURE

