

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



Project identification and prepared by: Md Mojaharul Islam  
Bogra Sadar Unit, Bogra

Project verified by: Md Mojaharul Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD AHTESHAMUL HAQUE</b>
Age	:	17-09-1986 ( 30 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brothers 03 Sisters
Address	:	Vill: Jatrashul P.O: Muroil P.S: Kahalu , Dist: Bogra .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST SULTANA BEGUM</b>
(iii) Father's name	:	<b>MD NASIR UDDIN</b>
(iv) GB member's info	:	Branch: Norhotto, Kahalu , Centre # 37 (Female), Member ID: 7924 , Group No: 11 Member since: 1996 to 2004 ( 08 Years) First loan: BDT 3000 Taka.
Further Information:		Existing loan: BDT 20000 , Outstanding loan: NA
(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.)	:	None
Business Experiences and Training Info	:	06 years experience in running business. 04 Years in own business. He has 02 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-738552
Family's Contact No.	:	01716-729441
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar Unit,Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST SULTANA BEGUM** Joined Grameen Bank Since 08 Years Ago. At First She Took 3000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS STAR ONE TAILORS</b>
Location	:	Rajdhani Muroil, Kahalu, Bogra
Total Investment in BDT	:	BDT 170000
Financing	:	Self BDT 100000 (from existing business) 59% Required Investment BDT 70000 (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15 ft x 08 ft= 120 Square ft
\Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Chicks, Feed &amp; Tailoring, etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no Employees.</li> <li>▪One will be appointed after receiving equity money.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Bogra.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

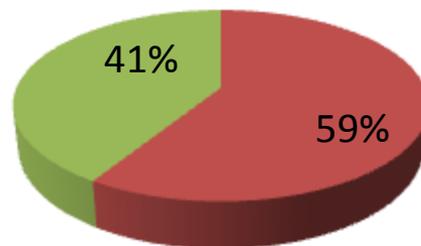
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Paultry items & tailoring	4400	132000	1584000
<b>Total Sales (A)</b>	4400	132000	1584000
<b>Less Variable Expense</b>			
Paultry items & tailoring	3520	105600	1267200
<b>Total variable Expense (B)</b>	3,520	105600	1267200
<b>Contribution Margin (CM) [C=(A-B)]</b>	880	26400	316800
<b>Less Variable Expense</b>			
Rent		500	6000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		6000	72000
Salary(Staff)		10000	120000
Entertainment		500	6000
Guard		150	1800
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		19,150	229800
<b>Net Profit (E)= [C-D]</b>		7,250	87000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chicks	1100	25	27,500	0	0	0	27,500
Feed	17	2000	34,000	0	0	0	34,000
Medicine	1	10000	10,000	0	0	0	10,000
Food & Water	1	8500	8,500	0	0	0	8,500
Long cloth	0	0	0	60	420	25,200	25,200
Print cloth	0	0	0	40	420	16,800	16,800
Three piece	0	0	0	20	500	10,000	10,000
Paultry field	0	0	0	90	200	18,000	18,000
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>1120</b>	<b>0</b>	<b>100,000</b>	<b>210</b>	<b>0</b>	<b>70,000</b>	170,000

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 70,000
- Total 170,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Paultry items & tailoring	6500	195000	2340000	2457000	2579850
<b>Total Sales (A)</b>	6500	195000	2340000	2457000	2579850
<b>Less Variable Expense</b>					
Paultry items & tailoring	5200	156000	1872000	1965600	2063880
<b>Total variable Expense (B)</b>	5,200	156000	1872000	1965600	2063880
<b>Contribution Margin (CM) [C=(A-B)</b>	1,300	39000	468000	491400	515970
<b>Less Variable Expense</b>					
Rent		500	6000	6,000	6000
Electricity bill		700	8400	8900	9400
Transportation		1,300	15600	16,100	16600
Salary (self)		6000	72000	60000	60000
Salary(Staff)		15000	180000	180000	180000
Entertainment		500	6000	6000	6000
Guard		150	1800	1800	1800
Mobile bill		600	7200	7300	7400
<b>Total fixed cost (D)</b>		24,750	297,000	286,100	287200
<b>Net Profit (E)= [C-D]</b>		14250	171000	205,300	228770
Investment Payback			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>

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

SR#	<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	70,000		
1.2	Net Profit	171,000	205,300	228770
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		147,000	328300
	<b>Total Cash Inflow</b>	241000	352300	557070
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	94,000	24000	24000
3	<b>Net Cash Surplus</b>	147,000	328300	533070

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









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# FAMILY PICTURE

