

Proposed NU Business Name: **CHAMOK TAILORS**



Project identification and prepared by: Md Shahidul Islam
Dhonbari Unit, Tangail

Project verified by: Md Mizanur Rahman patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FARID MIAH
Age	:	10-12-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	4 Brothers & 3 Sisters
Address	:	Vill: Horipur, P.O: Vatkura, P.S: Dhonbari, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. JABEDA BEGUM
(iii) Father's name	:	MD ABDUL MANNAN
(iv) GB member's info	:	Branch: Chalash Modhupur, Centre # 49 (Female), Member ID: 5163, Group No: 07 Member since: 10-06-1990 (27 Years) First loan: BDT 3,000 Taka.
Further Information:		Existing loan: BDT 22,000/-, Outstanding loan: 15,708/-
(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	:	20 years experience in running business. 12 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-943277
Family's Contact No.	:	01863-721501
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JABEDA BEGUM Joined Grameen Bank Since 27 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHAMOK TAILORS
Location	:	Main road, Dhonbari Bazaar, Tangail
Total Investment in BDT	:	BDT 730,000
Financing	:	Self BDT 630,000 (from existing business) 86% Required Investment BDT 100,000 (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	23 ft x 09 ft= 207 Square ft
\Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cloths item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	3,000	90,000	1,080,000
Sewing	1,000	30,000	360,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Cloths	2,550	76,500	918,000
Thread, button & others	400	12,000	144,000
Total variable Expense (B)	2,950	88,500	1,062,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Electricity Bill		1,500	18,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Rent		4,000	48,000
Entertainment		500	6,000
Guard		150	1,800
Salary (staff) (1)		10,000	120,000
Total fixed Cost (D)		22,650	271,800
Net Profit (E) [C-D]		8,850	106,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Print Cloth	50	2000	100,000	35	2000	70,000	170,000
Shirt Piece	200	400	80,000	25	400	10,000	90,000
Pant Piece	100	500	50,000	40	500	20,000	70,000
Three piece	80	500	40,000	0	0	0	40,000
Veil Cloth	60	500	30,000	0	0	0	30,000
Tore Cloth	100	200	20,000	0	0	0	20,000
Others	0	0	0	0	0	0	0
Security	1	310000	310,000	0	0	0	310,000
Total	591		630,000	100		100,000	730,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloths	4,000	120,000	1,440,000	1,512,000	1,587,600
Sewing	1,200	36,000	432,000	453,600	476,280
Total Sales (A)	5,200	156,000	1,872,000	1,965,600	2,063,880
Less. Variable Expense					
Cloths	3,400	102,000	1,224,000	1,285,200	1,349,460
Thread, button & others	480	14,400	172,800	181,440	190,512
Total variable Expense (B)	3,880	116,400	1,396,800	1,466,640	1,539,972
Contribution Margin (CM) [C=(A-B)]	1,320	39,600	475,200	498,960	523,908
Less. Fixed Expense					
Electricity Bill		1,500	18,000	19,000	20,000
Mobile Bill		600	7,200	8,000	8,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,200	14,400	16,500	18,500
Rent		4,000	48,000	48,000	48,000
Entertainment		500	6,000	6,500	7,000
Guard		150	1,800	1,800	1,800
Salary (staff) (1)		10,000	120,000	120,000	120,000
Total Fixed Cost		22,950	275,400	279,800	283,800
Net Profit (E) [C-D]		16,650	199,800	219,160	240,108
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	199,800	219,160	240,108
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		159,800	338,960
	Total Cash Inflow	299,800	378,960	579,068
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	159,800	338,960	539,068

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 20 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

