

Proposed NU Business Name: **KHANDAKAR TAILORS**



Project identification and prepared by: Md. Shah-Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDUL MOTTALEB KHANDAKAR
Age	:	02-01-1989(28 Years)
Education, till to date	:	Class: Nine
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Bothers & 01 Sister
Address	:	Vill: Mashimpur P.O: Chalunjahat, Thana: S Dist:ibgonj 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	:	MST. JAHANARA BIBI
(iii) Father's name	:	MD.SHAHAJAN ALI KHANDAKAR
(iv) GB member's info	:	Branch: Majhihatto Sibgonj , Centre # 32(Female), Member ID:3592/2 Group No: 04 Member since: 19-05-2001 (06 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 15,000, Outstanding loan: BDT: Nil
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-433628
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BIBI joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHANDAKAR TAILORS
Location	:	Khandakar Market,Dupchachia
Total Investment in BDT	:	BDT 335,500/-
Financing	:	Self BDT 335,500/-(from existing business) 77% Required Investment BDT 100,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 16 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Long cloth,Shart Pice,Pant ,Pice etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Nogon,Dhaka.▪Agreed grace period is 3 months.

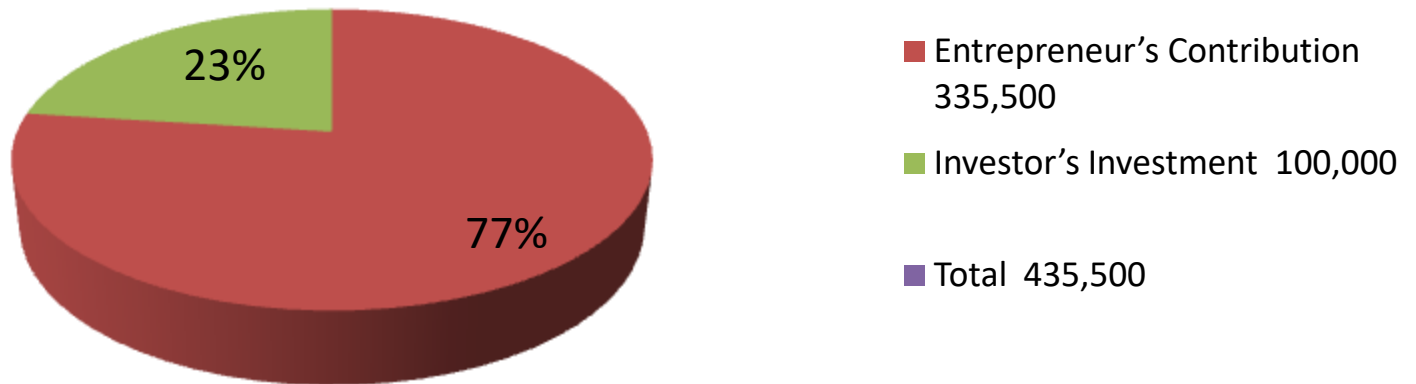
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
like;Long cloth,Shart Pice,Pant ,Pice	6,000	180000	2160000
Total Sales (A)	6,000	180000	2160000
Less Variable Expense			
like;Long cloth,Shart Pice,Pant ,Pice	4800	144000	1728000
Total variable Expense (B)	4,800	144000	1728000
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000
Less Variable Expense			
Rent		2,500	30000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Guard		100	120000
Salary(Staff)		10000	3600
Entertainment		300	1200
Genaretor		300	3600
Mobile bill		500	6000
Total fixed cost (D)		20,200	242400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Borkha Cloth	300	200	60000	150	70	10500	70500
Long cloth Print	300	70	21000	0	0	0	21000
Three Pice	100	400	40000	22	400	8800	48800
Voyel Thin	400	60	24000	200	60	12000	36000
Voyel Fat	400	55	22000	200	55	11000	33000
Panjabi Cloth	150	250	37500	0	0	0	37500
Selai Mechin	5	4,000	20000	0	0	0	20000
Shart Pice	150	350	52500	100	350	35000	87500
Pant Pice	130	450	58500	50	450	22500	81000
Total	300		335,500	722	0	100,000	435,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
like;Long cloth,Shart Pice,Pant ,Pice	8,000	240000	2880000	3024000	3175200
Total Sales (A)	8,000	240000	2880000	3024000	3175200
Less Variable Expense				0	0
like;Long cloth,Shart Pice,Pant ,Pice	6,400	192000	2304000	2419200	2540160
Total variable Expense (B)	6,400	192000	2304000	2419200	2540160
Contribution Margin (CM) [C=(A-B)	1,600	48000	576000	604800	635040
Less Variable Expense				0	0
Rent		2,500	30000	31500	33075
Electricity bill		1200	14400	15120	15876
Transportation		1000	12000	12600	13230
Salary (self)		5000	60000	63000	66150
Salary(Staff)		15000	180000	189000	198450
Guard		100	1200	1260	1323
Entertainment		500	6000	6300	6615
Genator		300	3600	3780	3969
Mobile bill		600	7200	7560	7938
Total fixed cost (D)		26,200	314400	330120	346626
Net Profit (E)= [C-D]		21,800	261600	274680	288414

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	100,000		
1.2	Net Profit	261,600	274680	288414
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		221,600	456,280
	Total Cash Inflow	361,600	496,280	744,694
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	221,600	456280	704694

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 05 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







गोपाल
दिल्ली
200000







FAMILY PICTURE

