

Proposed NU Business Name: **M/S APON TAILORS**



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Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. Pesta Mia
Age	:	07-08-1983 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: shihepur P.O: S.A. Collage P.S: Sonatala 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	:	Late .Most mozida Begum
(iii) Father's name	:	Md Bisow Pramanik
(iv) GB member's info	:	Branch: Sonarai, Centre # 38(Female), Member ID: 3064, Group No: 04 Member since: 26-01-1999 (04Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000/-, Outstanding loan: Nill
(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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-810034
Mother's Contact No.	:	01738-032985
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Late. Most mozida Begum joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S APON TAILORS
Location	:	S.A. Collage station,Bottala,Sonatala,Bogra
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Pant piece, Shirt piece, Three piece etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪one employee will be appointed.▪The shop is own.▪Collects goods from Bogra Bazar, Bogra▪Agreed grace period is 3 months.

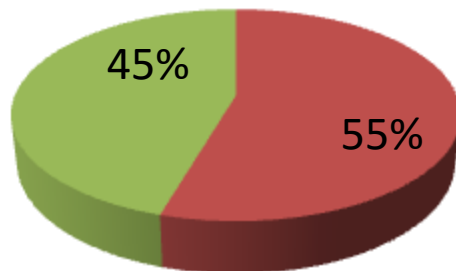
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth items	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Cloth items	1,650	49,500	594,000
Total variable Expense (B)	1,650	49,500	594,000
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000
Less. Fixed Expense			
Electricity Bill		1,200	14,400
Salary (self)		5,000	60,000
Salary (staf)		7,000	84,000
Mobile Bill		100	1,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		13,300	159,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt piece	25	250	6,250	45	250	11,250	17,500
Pant piece	35	270	9,450	40	270	10,800	20,250
Burka cloth	200	120	24,000	150	120	18,000	42,000
Three piece	30	600	18,000	10	600	6,000	24,000
suta	1	1200	1,200	0	0	0	1,200
	0	0	0	0	0	0	0
Others	1	1100	1,100	1	3950	3,950	5,050
Security	0	0	0	0	0	0	0
Total	292	0	60000	246	5190	50000	110000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- **Total 110,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electronics items	2,600	78,000	936,000	982,800	1,031,940
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940
Less. Variable Expense					
Electronics items	1,950	58,500	702,000	737,100	773,955
Total variable Expense (B)	1,950	58,500	702,000	737,100	773,955
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000	245,700	257,985
Less. Fixed Expense					
Electricity Bill		1,200	14,400	14,400	14,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		7,000	84,000	84,000	84,000
Mobile Bill		100	1,200	1,200	1,200
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		13,300	159,600	159,600	159,600
Net Profit (E) [C-D]		6,200	74,400	86,100	98,385
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	74,400	86,100	98,385
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		54,400	120,500
	Total Cash Inflow	124,400	140,500	218,885
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	54,400	120,500	198,885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;7Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

