

Proposed NU Business Name: **JANOPRIO TAILORS**



Project identification and prepared by: Md.Moshiur Rahman
Sreenagar unit,Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HOMAYON KABIR
Age	:	10-08-1983(33Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	01 Brother 02 sisters
Address	:	Vill:North balasur, P.O ;bagaykul,P.S: sreenagar, Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FOZILATUN NESA
(iii) Father's name	:	DEATH-ALMIR KARAL
(iv) GB member's info	:	Branch: Bagaykul Centre # 67(Female), Member ID: 5338, Group No: 01 Member since: 11-07-1994(07Years) First loan: BDT 2,000/-
Further Information:		Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	13years of business experience. : 13 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.	:	01749-883007
Family's Contact No.	:	01790-133963
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FOZILATU NESHA joined Grameen Bank since 07 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JANOPRIO TAILORS
Location	:	Notun bazar,balapur,sreenagar,Munshigong.
Total Investment in BDT	:	BDT 225,600/-
Financing	:	Self BDT 175,600/- (from existing business)78 % Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three piece, shirt piece, pant piece etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Islampur.▪Agreed grace period is 3 months.

Existing Business (BDT)

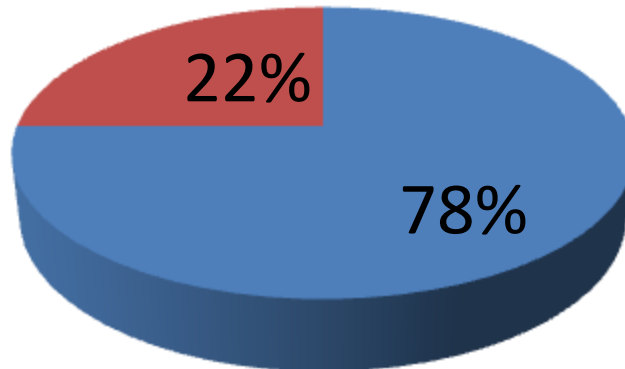
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece,shart,pant etc	1,500	45,000	540,000
from servecing	300	9000	108000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
three piece,pant,shart etc	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		700	8,400
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		5000	60,000
Entertainment		200	2,400
Gird		150	1,800
Mobile bill		200	2,400
Total fixed Cost (D)		12,750	153,000
Net Profit (E) [C-D]		5,250	63,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Pant pic	120	480	57600		50	480	24,000	81,600
Shart pice	200	250	50000		50	250	12,500	62,500
Print cloth	250	56	14000		200	70	14,000	28,000
cloth	200	150	30000					30,000
Swing machine	04	6000	24000					24,000
Total			175,600				50,000	225,600

Source of Finance

■ Entrepreneur's contibution 175,600
 ■ Investor's Investment 50,000
 ■ Total 225,600



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three piece, shirt piece, pant piece etc.	2,200	66,000	792,000	831,600	873,180
servicing	300	9,000	108,000	113,400	119,070
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Three piece, shirt piece, pant piece etc.	1,760	52,800	633,600	665,280	698,544
Total variable Expense (B)	1,760	52,800	633,600	665,280	698,544
Contribution Margin (CM) [C=(A-B)]	740	22,200	266,400	279,720	293,706
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		700	8,400	8,820	9,261
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Gird		150	1,800	1,890	1,985
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	4,800	4,800	4,800
Total Fixed Cost		12,750	157,800	158,730	159,707
Net Profit (E) [C-D]		9,450	108,600	120,990	134,000
Investment Payback			20,000	20,000	20,000

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

Sl #	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	108,600	120,990	134,000
1.3	Depreciation (Non cash item)	4800	4800	4800
1.4	Opening Balance of Cash Surplus		93,400	199,190
	Total Cash Inflow	163,400	219,190	337,990
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	93,400	199,190	317,990

SWOT ANALYSIS

STRENGTH

Employment: 01 Self: 01 Family:0 Others:0
Experience & Skill : 13Years
Own Business :13
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









