

Proposed NU Business Name: **BOSS TAILORS**



Project identification and prepared by: MD.Nasir Uddin
Chagolnaya

Project verified by: Shushanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHADAT HOSSAIN LAIJU
Age	:	18-09-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Son 1 Daughter
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Matiyagoda P.O: Chadgazi P.S: Chagolnaya Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOJIBA BEGUM
(iii) Father's name	:	MD. ABUL HOSSAIN
(iv) GB member's info	:	Branch : Mohamaya Centre 43 (Female), Member ID: 5734/1 , Group No: 06 Member since: 01-01-2010(6Years) First loan: BDT 5,000 Existing loan: BDT 30,000, Outstanding Loan: Nill
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	15 years experience in running business.10 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812783368
Family's Contact No.	:	0186109484
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOJIBA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

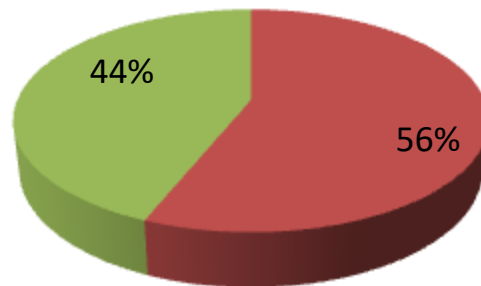
Business Name	:	BOSS TAILORS
Location	:	Chadgazi,Bot toli Bazar.
Total Investment in BDT	:	BDT 114,000/-
Financing	:	Self BDT 64,000/- (from existing business) 56% Required Investment BDT 50,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18ft x 12ft= 216 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –shirt,pant,three pice,Ordery pant,ordery three pice e.t.c.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 3 employee.▪The shop rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Pant pice,Shirt pice, three pice,ordery pant,ordery three pice.e.t.c	3000	90000	1080000
		0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Pant pice,Shirt pice, three pice,ordery pant,ordery three pice.e.t.c	2250	67500	810000
Total Variable Expense	2250	67500	810000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		800	9600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		200	2400
Guard		100	1200
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		17900	214800
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant pice	20	300	6000	100	300	30,000	36,000
Shirt pice	20	300	6000	100	200	20,000	26,000
Three pice	40	100	4000				4,000
Ordery Pant pice	10	200	2000				2,000
Ordery Three pice	10	200	2000				2,000
			0				0
Others			4000				4,000
Security			40000				40,000
							0
							0
	128	1100	64,000	200	500	50,000	114000

Source of Finance



- Entrepreneur's Contribution 64,000
- Investor's Investment 50,000
- Total 114,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Pant pice,Shirt pice, three pice,ordery pant,ordery three pice.e.t.c	3500	105000	1260000	1323000	1389150
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Pant pice,Shirt pice, three pice,ordery pant,ordery three pice.e.t.c	2625	78750	945000	992250	1041863
Total Variable Expense	2625	78750	945000	992250	1041863
Contributon Margin (CM) [C=(A-B)]	875	26250	315000	330750	347288
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		800	9600	115200	1382400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator			0	0	0
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		17900	214800	316980	1584369
Net Profit (E)= [C-D]		8350	100200	105210	110471
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	100,200	105210	110470.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80200	165410
	Total Cash Inflow	150,200	185,410	275,881
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,200	165,410	255,881

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15 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

