

Proposed NU Business Name: **FALGUNI TAILORS**



Project identification and prepared by: MD.Habibullah
Kaliganj,Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAPAN BORMON
Age	:	03-04-1990 (27 Years)
Education, till to date	:	Class nine
Marital status	:	Married
Children	:	None
No. of siblings:	:	4 Brother
Address	:	Vill: Jamlpur P.O: Vawalpur ,Jamalpur P.S: Kaliganj Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	CHONCHOLA BORMON
(iii) Father's name	:	DHIRENDRO BORMON
(iv) GB member's info	:	Branch : Jamapur, kaliganj Centre 08(Female), Member ID: 1733 , Group No: 03 Member since: 23-03-1992(24Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 25,000, 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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business.06 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.	:	01681376868
Family's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHOPOLA BORMON joined Grameen Bank since 18 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

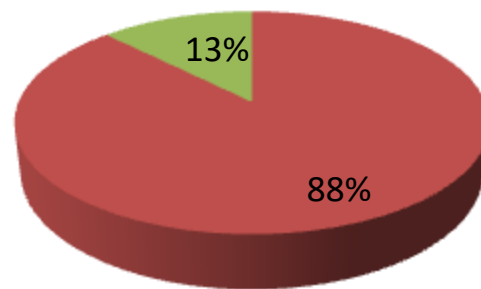
Business Name	:	FALGUNI TAILORS
Location	:	Jamalpur bazar,
Total Investment in BDT	:	BDT 400,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 88% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 12ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Long cloth,Shirt pice,Pant pice,Three pice,normal cloth,print cloth,Voyal cloth e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Long cloth,Shirt pice,Pant pice,Three pice,normal cloth,print cloth,Voyal cloth e.t.c.	3000	90000	1080000
		0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Long cloth,Shirt pice,Pant pice,Three pice,normal cloth,print cloth,Voyal cloth e.t.c.	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1500	18000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Long Cloth	500	45	22500	100	500	50,000	72,500
Shirt pice	100	300	30000				30,000
Pant pice	100	500	50000				50,000
three pice	50	700	35000				35,000
Normal cloth	250	50	12500				12,500
Print cloth	500	100	50000				50,000
voyel cloth	500	100	50000				50,000
Security			100000				100,000
							0
							0
	128	1795	350,000	100	500	50,000	400000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 50,000
- Total 400,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Long cloth,Shirt pice,Pant pice,Three pice,normal cloth,print cloth,Voyal cloth e.t.c.	3500	105000	1260000	1323000
Total Sales(A)	3500	105000	1260000	1323000
Less Variable Expense (B)				
Long cloth,Shirt pice,Pant pice,Three pice,normal cloth,print cloth,Voyal cloth e.t.c.	2975	89250	1071000	1124550
Total Variable Expense	2975	89250	1071000	1124550
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450
Less Fixed Expense				
Rent		2000	24000	24000
Electric Bill		1500	18000	216000
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Guard		0	0	0
Generator		0	0	0
Mobile Bill		500	6000	0
Total Fixed Cost (D)		9000	108000	300000
Net Profit (E)= [C-D]		6750	81000	85050
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	81,000	85050
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		51000
	Total Cash Inflow	131,000	136,050
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	51,000	106,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 06 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

