

Proposed NU Business Name: **STAR TAILARS**



Project identification and prepared by: Md. Sahabuddin

Project verified by: Md. Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HAYDAR ALI
Age	:	15-10-1989 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	04 Brothers
Address	:	Vill: Lalois P.O: Hatra, P.S Mohanpur, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. PARVIN KHATUN
(iii) Father's name	:	MD. TOYOB ALI
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre # 100 (Female), Member ID: 10818, Group No: 07 Member since: Befor 2002- 2009 and 2015- 2016(8Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 16,000/=Outstanding loan: Paid
(v) Who pays GB loan installment	:	No
(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	:	14 years experience in running business. He has training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-755485
Mother's Contact No.	:	01725-345435
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit,Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. PARVIN KHATUN joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	STAR TAILARS
Location	:	Kamarpara Bazar, Mohanpur ,Rajshahi.
Total Investment in BDT	:	BDT 1,16,000/-
Financing	:	Self BDT 66,000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16ft x 10ft= 160 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Cloth item ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed. ▪The shop is Rent. ▪Collects goods from Rajshahi,Naoga. ▪Agreed grace period is 3 months.

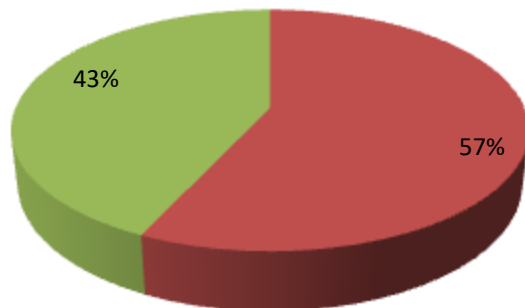
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	1,000	30,000	3,60,000
Tailoring Income	300	9,000	1,08,000
Total Sales (A)	1,000	30,000	3,60,000
Less. Variable Expense			
Cloth Item	750	22,500	2,70,000
Total variable Expense (B)	750	22,500	2,70,000
Contribution Margin (CM) [C=(A-B)]	5,500	16,500	1,98,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		1,500	18,000
Entertainment		250	3,000
Guard Bill		150	1,800
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		8,500	1,02,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shart Pice	100	250	25,000	100	250	25,000	50,000
Pant Pice	40	350	14,000	72	250	25,000	39,000
Three Pice	20	600	12,000	-	-	-	12,000
Goj Cloth	300	50	15,000				15,000
Overlok Meshine	1	12000	12,000	-	-	-	12,000
Selai Meshine	2	4,000	8,000	-	-	-	8,000
Security For Shope	-	-	-	-	-	-	40,000
Total	145		56,000	143		50,000	1,16,000

Source of Finance



■ Entrepreneur's Contribution 66,000

■ Investor's Investment 50,000

■ Total 116,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth Item	2,000	60,000	7,20,000	7,56,000	7,93,800
Tailaring Income	350	10,500	1,26,000	1,32,300	1,38,915
Total Sales (A)	2,000	60,000	7,20,000	7,56,000	7,93,800
Less. Variable Expense					
Cloth Item	1,500	45,000	5,40,000	5,67,000	5,95,350
Total variable Expense (B)	1,500	45,000	5,40,000	5,67,000	5,95,350
Contribution Margin (CM) [C=(A-B)]	850	25,500	3,06,000	3,21,300	3,37,365
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		650	7,800	8,500	9,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,500	30,000	33,000	38,000
Entertainment		600	7,200	8,000	8,500
Guard Bill		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Total Fixed Cost		10,000	1,20,000	1,25,000	1,32,000
Net Profit (E) [C-D]		15,500	1,86,000	1,96,300	2,05,365
Investment Payback			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	1,86,000	1,96,300	2,05,365
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,66,000	3,42,300
	Total Cash Inflow	2,36,000	3,62,300	5,47,665
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	1,66,000	3,42,300	5,27,665

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 14 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





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FAMILY PICTURE