

Proposed NU Business Name: NEW STAR TAILORS



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ELIYAS
Age	:	02-01-1986 (31Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	4 Brothers, 4 sisters
Address	:	Vill: Charsahabikari P.O: Kasari pukur P.S: Sonagazi 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	:	NURJAHAN BEGUM
(iii) Father's name	:	MD.SIDDIK AHAMMED
(iv) GB member's info	:	Branch : Charsahakari bazar,Sonagazi Centre 17 (Female), Member ID: 1647, Group No: 02 Member since: 11-06-2010(07 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 16000, Outstanding Loan: 16000
(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	:	14 years experience in running business.12 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.	:	01829951694
Family's Contact No.	:	01813378386
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIDHUBALA MOJUMDAR joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

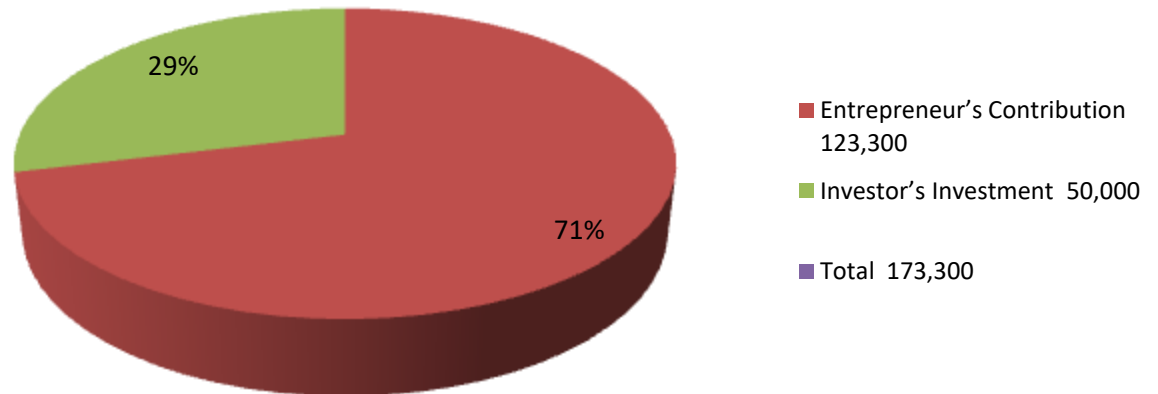
Business Name	:	NEW STAR TAILORS
Location	:	Karamatiya bazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 163,300/-
Financing	:	Self BDT 123300/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Cloth item e.t.c▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Local Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cloth item e.t.c	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Cloth item e.t.c	2625	78750	945000
Total Variable Expense	2625	78750	945000
Contributon Margin (CM) [C=(A-B)]	875	26250	315000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		14000	168000
Entertainment		400	4800
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		21300	255600
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cloth item e.t.c			113,300			50,000	163,300
Security			10,000			0	10,000
	0	0	123,300	0	0	50,000	173,300

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cloth item e.t.c	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Cycle,tyre,ring,tube,e.t.c	3000	90000	1080000	1134000	1190700
Total Variable Expense	3000	90000	1080000	1134000	1190700
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		14000	168000	168000	168000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		21300	255600	256000	256400
Net Profit (E)= [C-D]		8700	104400	109620	115101
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	104,400	109620	115101
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		84400	174020
	Total Cash Inflow	154,400	194,020	289,121
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	84,400	174,020	269,121

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
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

Pictures







FAMILY PICTURE

