

Proposed NU Business Name: **STAR TAILARS & BORKA HOUSE**



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABU BAKKAR SIDDIK
Age	:	15-03-1983(30 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	02 Sones,01 Daughters.
No. of siblings:	:	02 Brothers 04 Sister
Address	:	Villi: Macimpur, P.O:Siloniya, P.S: Dagonvuiyan, 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	:	JAHANARA BEGUM
(iii) Father's name	:	ALI ASHRAF
(iv) GB member's info	:	Branch:Jayloskor , Dagonvuiyan, Centre # 18(Female), Member ID: 1072/1, Group No:02 Member since: 24/12/1996 to (20yeras,running) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 7933
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	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	:	21 years experience in running business. 15Years in own business. He has 06 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845405028
Mother's Contact No.	:	01819655812
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	STAR TAILARS & BORKA HOUSE
Location	:	Silonyia Bazar, Dagonvuiyan.Feni.
Total Investment in BDT	:	BDT 4,80,000/-
Financing	:	Self BDT 420,000/-(from existing business) 88% Required Investment BDT 60,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security of the shop	:	80,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tailors items etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 03employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Feni .▪Agreed grace period is 3 months.

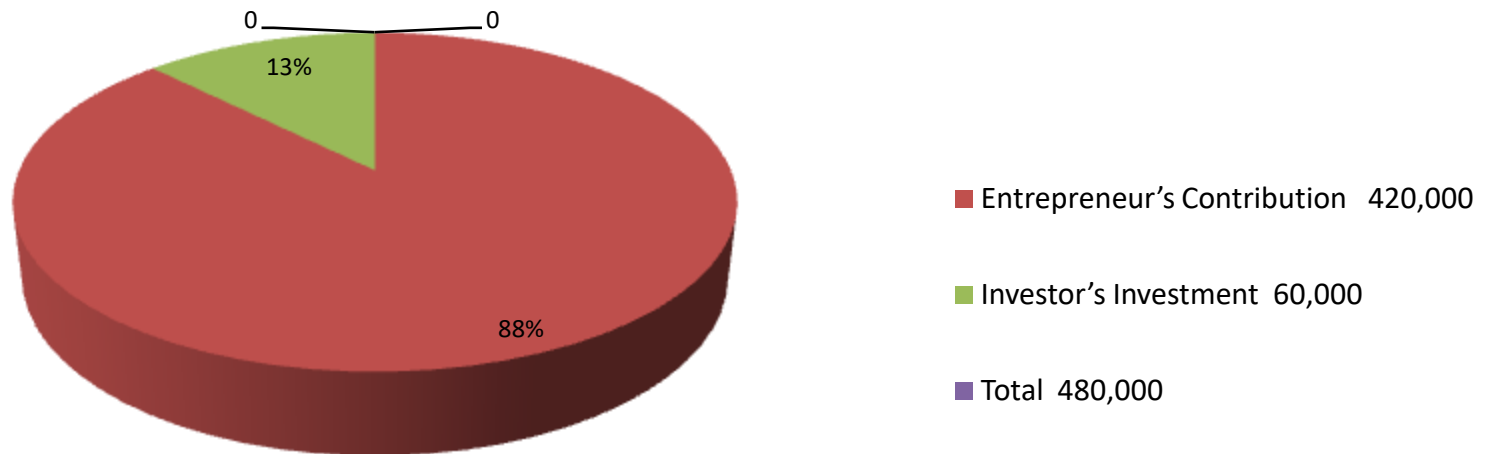
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tailors items etc	4500	135000	1620000
Total sales (A)	4500	135000	1620000
Less Variable Exp.			
Tailors items etc	3150	94500	1134000
Total Variable exp. (B)	3150	94500	1134000
Contribution Margin CM [C= (A-B)]	1350	40500	486000
less fixed exp.			
Rent		2400	28800
Electricity bill		350	4200
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		15000	180000
Entertainment		200	2400
Gird		150	1800
Generator		300	3600
Mobile bill		500	6000
total fixed cost (D)		24900	298800
Net profit (E) [C-D]		15600	187200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Borke cloths	1000	180	180000	0	0	60000	240000
Ready made borke	100	1200	120000	0	0	0	120000
Machine	4	10000	40000	0	0	0	40000
Security	0	0	80000	0	0	0	80000
Total			420000			60000	480000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Tailors items etc	5000	150000	1800000	1890000	1984500
Total Sales (A)	5000	150000	1800000	1890000	1984500
less variable Expenses					
Tailors items etc	3500	105000	1260000	1323000	1389150
Total variable Expenses (B)	3500	105000	1260000	1323000	1389150
Contribution Margin (CM)= (A-B)	1500	45000	540000	567000	595350
Less Fixed Expenses					
Rent		2400	28800	28800	28800
Electricity bill		500	6000	6200	6400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	62000	64000
Salary(staff)		15000	180000	180000	180000
Entertainment		200	2400	2400	2400
Gird		150	1800	1800	1800
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
Total Fixed Cost		25750	309000	311600	314200
Net Profit (E) (C-D)		19250	231000	242550	254677.5
Investment Payback			24000	24000	24000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	231000	242550	254677.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		211,000	433,550
	Total Cash Inflow	291,000	453,550	688,228
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	80,000	20000	20000
3	Net Cash Surplus	211,000	433,550	668,228

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 21 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

