

Proposed NU Business Name: **NEW FATION TAILARS**



Project identification and prepared by: [redacted]
Unit Rajshahi Sadar.

Project verified by: MD. Abdul Mannan Talukdar


Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AYOUB ALI.
Age	:	14/04/1988(29 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers,2 Sisters .
Address	:	Vill: Choddopi, P.O: Benodpor ,P.S: Motihar, 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	:	MST. SHAHIDA KHATUN
(iii) Father's name	:	NABAB ALI.
(iv) GB member's info	:	Branch: Usofpor Chargut , Centre # 32(Female), Member ID:8473/4, Group No: 04 Member since: 20/03/14 to running (3 years) First loan: BDT 18000/=.
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 5280.
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795359215
Mother's Contact No.	:	01746466640
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHIDA KHATUN joined Grameen Bank since 03 years ago. At first she took 18000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	NEW FATION TAILARS
Location	:	BIHAS GATE .
Total Investment in BDT	:	BDT:60,000/-
Financing	:	Self BDT 20000/-(from existing business) 29% Required Investment BDT 40,000/-(as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	100 Squire ft.
Security of the shop	:	30,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth.▪The business is operating by entrepreneur. Existing no employee. After Getting equity fund 1 employee will be appointed.▪The shop is rent.▪Agreed grace period is 3 months.

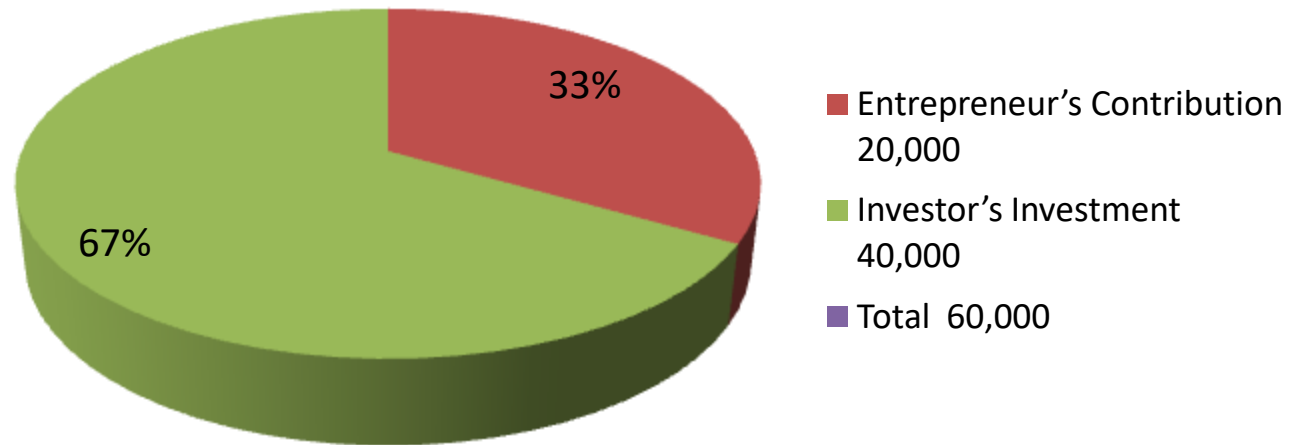
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tailoring service	1,000	30,000	360000
Total Sales (A)	1,000	30,000	360000
Less. Variable Expense		0	
Tailoring service	500	15,000	180000
Total variable Expense (B)	500	15,000	180000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		4000	48,000
Guard			0
Transportation		100	1,200
Entertainment		100	1,200
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		9,400	112,800

Investment Breakdown

	Existing	proposed	
Self	20000	40000	60000
Total	20000	40000	60000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Tailaring service	1200	36000	432000	453600	476280
Total Sales (A)	1200	36000	432000	453600	476280
Less. Variable Expense		0	0	0	0
Tailaring service	500	15000	180000	189000	198450
Total variable Expense (B)	500	15000	180000	189000	198450
Contribution Margin (CM) [C=(A-B)]	700	21000	252000	264600	277830
Less. Fixed Expense					
Rent		1000	12000	12000	12000
Electricity Bill		200	2400	2400	2400
Mobile Bill		200	2400	2400	2400
Salary (self)		4000	48000	48000	48000
Transportation		100	1200	1200	1200
Entertainment		100	1200	1200	1200
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		5600	67300	67300	67300
Net Profit (E) [C-D]		15400	184700	197300	210530
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	184700	197300	210530
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		164700	342000
	Total Cash Inflow	234,700	362000	552530
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	164,700	342000	532530

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bihas gate .
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

