

Proposed NU Business Name: **BANOCHAYA BASTROLAY & TAILORS**



Project identification and prepared by: Md. Ataur
Rahman, Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Sohel Rana
Age	:	16-11-19887(20 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers,01 Sister
Address	:	Vill: Jalchatro,P.O : Jalchatro, P.S: Modhupur, Dist: Tangail
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. SHEFALY BEGUM
(iii) Father's name	:	DEAD, SHAMSUL ALOM
(iv) GB member's info	:	Branch: Arankhula, Centre # 47 (Female), Member ID: 4605/2, Group No: 01 Member since: 22-07-2009 (14Years) First loan: 5,000 taka. Existing loan: 80,000 taka Outstanding loan: 19,680 taka
Further Information:		
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-632965
Mother's Contact No.	:	01620-565201
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHEFALY BEGUM joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BANOCHAYA BASTROLAY & TAILORS
Location	:	Pachis maile Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :530,000
Financing	:	Self BDT 480,000(from existing business) 91% Required Investment BDT 50,000(as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	Noun
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; yard cloth, sari cloth, three pitch, garment all etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

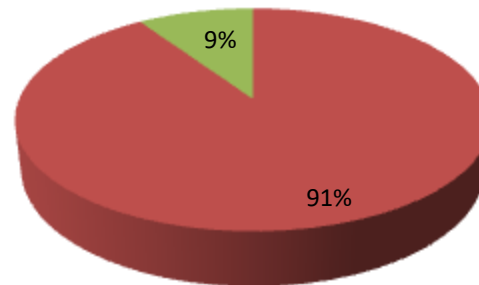
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tailoring	1000	30000	360000
Fabrics	3,000	90,000	1080000
Total Sales (A)	4,000	120,000	1440000
Less. Variable Expense			
charger,batary,mobail	900	27,000	324000
Flaxiload Dutch Bangla & Bkash	2,550	76,500	9256500
Total variable Expense (B)	3,450	103,500	1242000
Contribution Margin (CM) [C=(A-B)]	550	16,500	198000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		700	8,400
Transportation		1000	12000
Salary (self)		5000	60,000
Salary (self)		0	0
Entertainment		100	1,200
Guard		120	1440
Generator		0	0
Mobile Bill		200	2400
Total fixed Cost (D)		7,120	85,440
Net Profit (E) [C-D]		9,380	112,560

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
yard cloth	1100	50	55000	499	50	24950	79950
sari cloth	280	550	154000		550	0	154000
shirt	130	250	32500		250	0	32500
three pitch	230	600	138000	33	600	19800	157800
garment all			0		0	0	0
lungi	140	350	49000	15	350	5250	54250
pant pitch	60	350	21000		350	0	21000
shirt pitch	45	250	11250		250	0	11250
borkha cloth	80	120	9600		120	0	9600
			0		0	0	0
others			9650				9650
security							0
Total			480000			50000	530000

Source of Finance



- Entrepreneur's Contribution 480,000
- Investor's Investment 50,000
- Total 530,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Tailoring	1,200	36,000	432000	453600	476280
Fabrics	3,500	105,000	1,260,000	1323000	1389150
Total Sales (A)	4,700	141,000	1,692,000	1776600	1865430
Less. Variable Expense					
Tailoring	1080	121,650	1,459,800	1532790	1609429.5
Fabrics	2975				
Total variable Expense (B)	4055	121,650	1,459,800	1532790	1609429.5
Contribution Margin (CM) [C=(A-B)]	645	19,350	232,200	243810	256000.5
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		800	9600	10,200	10,700
Transportation		1,200	14,400	15,400	16,400
Salary (self)		5000	60000	60,000	60,000
Salary (self)		0	0	0	0
Entertainment		200	2,400	3,000	3,500
Guard		120	1440	1,440	1,440
Generator		0	0	0	0
Mobile Bill		300	3600	4,300	4,800
Total Fixed Cost		7,620	91,440	94,340	96,840
Net Profit (E) =[C-D]]		11,730	140,760	149,470	159160.5
Investment Payback			20000	20,000	20,000

<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	140,760	149,470	159160.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		120,760	250,230
	Total Cash Inflow	190,760	270,230	409,391
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	120,760	250,230	389,391

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

অলচ্ছায়া

টেইলাৰ্স লেডিছ এন্ড জেকটছ

আধুনিক কুচিশীল পোষাক তৈরীর নিৰ্ভরযোগ্য প্রতিষ্ঠান।

কাটার মাস্টার মোঃ হাঃ বাজেক

জলছত্র (২৫ আউল)

মধুপুর, টাংগাইল।











FAMILY PICTURE

