

Proposed NU Business Name: **SHEFAT BASTROLAY**



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

Project verified by: Md Siddiquer Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JAHANGIR ALOM
Age	:	01-01-1988 (29Years)
Education, till to date	:	8 Pass
Marital status	:	Married
Children	:	01 Sons, 01 Daughter.
No. of siblings:	:	02 Brothers, 01 Sister.
Address	:	Vill: Myjebari P.O: Laufula, 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. KULSUM BEGUM
(iii) Father's name	:	MD . JAYNAL ABEDIN
(iv) GB member's info	:	Branch: Alokdiya, Modhupur, Tangail Centre # 26 (Male), Member ID: 2228, Group No: 04 Member since: 21-09-2006 to 2017(11 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 32,000/-
(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	:	08 years experience in running business. 01 Years in own business. He has 07 Years training on tailors.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-645819
Mother's Contact No.	:	01614-919259
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KULSUM BEGUM joined Grameen Bank since 11 years ago. At first he took 10,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHEFAT BASTROLAY
Location	:	Alakdiya Bazar,Modhupur, Tangail.
Total Investment in BDT	:	BDT 123,240/-
Financing	:	Self BDT 73,240 (from existing business)59 % Required Investment BDT 50,000 (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 20,000
Size of Farm	:	20 ft x 5 ft = 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing all kind of germans shamogri,cloths & tailoring.▪The shop is self.▪The shop is operating by entrepreneur.▪Existing one employee.▪Collects cloths from Tangail.▪Agreed grace period is 3 months.

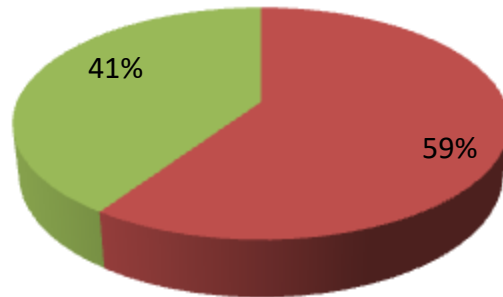
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tailoring	1000	30000	360000
Fabrics	2,500	75,000	900000
Total Sales (A)	3,500	105,000	1260000
Less. Variable Expense			
charger,batary,mobail	900	27,000	324000
Flaxiload Dutch Bangla & Bkash	2,125	63,750	7713750
Total variable Expense (B)	3,025	90,750	1089000
Contribution Margin (CM) [C=(A-B)	475	14,250	171000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		300	3,600
Transportation		200	2400
Salary (self)		5000	60,000
Salary (self)		0	0
Entertainment		100	1,200
Guard		150	1800
Generator		0	0
Mobile Bill		200	2400
Total fixed Cost (D)		6,950	83,400
Net Profit (E) [C-D)		7,300	87,600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
yard cloth	400	60	24000	400	60	24000	48000
sari cloth	8	600	4800	10	600	6000	10800
shirt			0		0	0	0
three pitch			0		0	0	0
garment all	1	8000	8000	1	8000	8000	16000
lungi	45	280	12600	25	280	7000	19600
pant pitch			0		0	0	0
shirt pitch	12	320	3840	15	320	4800	8640
borkha cloth			0		0	0	0
			0		0	0	0
others						200	200
security			20,000				20000
Total			73240			50000	123240

Source of Finance



- Entrepreneur's Contribution
73,240
- Investor's Investment 50,000
- Total 123,240

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Tailoring	1,200	36,000	432000	453600	476280
Fabrics	3,000	90,000	1,080,000	1134000	1190700
Total Sales (A)	4,200	126,000	1,512,000	1587600	1666980
Less. Variable Expense					
Tailoring	1080	108,900	1,306,800	1372140	1440747
Fabrics	2550				
Total variable Expense (B)	3630	108,900	1,306,800	1372140	1440747
Contribution Margin (CM) [C=(A-B)]	570	17,100	205,200	215460	226233
Less. Fixed Expense					
Rent		1000	12000	12,000	12,000
Electricity Bill		400	4800	5,400	5,900
Transportation		400	4,800	5,800	6,800
Salary (self)		5000	60000	60,000	60,000
Salary (self)		0	0	0	0
Entertainment		200	2,400	3,000	3,500
Guard		150	1800	1,800	1,800
Generator		0	0	0	0
Mobile Bill		300	3600	4,300	4,800
Total Fixed Cost		7,450	89,400	92,300	94,800
Net Profit (E) =[C-D]]		9,650	115,800	123,160	131433
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	115,800	123,160	131433
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		95,800	198,960
	Total Cash Inflow	165,800	218,960	330,393
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	95,800	198,960	310,393

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kochua
Bazar, Sakhipur, Tangail.

THREATS

Theft
Fire
Political unrest

Pictures

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মোঃ জাহাঙ্গীর আলম



FAMILY PICTURE

