

Proposed NU Business Name: TUSHER JUI TAILORS



Project identification and prepared by : SM:Ariful islam
Mawna Unit, Gazipur
Project verified by: Md:Siddiqur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Tawaz Miah
Age	:	01-02-1985(32 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 sisters
Address	:	Vill:Chokpara P.O:Mawna P.S:Sreepur Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JORINA
(iii) Father's name	:	HABIBUR RAHAMAN
(iv) GB member's info	:	Branch:Mawn Sreepur , Centre # 12 (Female), Member ID: 2079, Group No: 05 Member since:27-05-2010 raning (07Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 30,000/- Outstanding loan: 10,000/-.
(v) Who pays GB loan installment	:	Mother
(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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-294680
Family's Contact No.	:	01786-357022
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA:Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	TUSHER JUI TAILORS
Location	:	Chok para monofeed,Sreepur,Gazipur.
Total Investment in BDT	:	BD 4,10,000/-
Financing	:	Self BDT 2,90,000(from existing business) 78% Required Investment BDT 1,20,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft x 10ft= 120 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tailoring business. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Dhaka, Islampur. ▪Agreed grace period is 3 months.

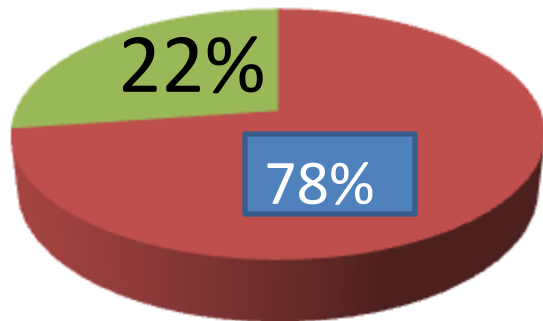
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rasken, Seat Kapor,Caver kapor,Chapacoller,Etc	5,500	1,65,000	1,980,000
Total Sales (A)	5,500	1,65,000	1,980,000
Less. Variable Expense			
Rasken, Seat Kapor,Caver kapor,Chapacoller,Etc	4,675	1,40,250	1,683,000
Total variable Expense (B)	4,675	1,40,250	1,680,000
Contribution Margin (CM) [C=(A-B)]	8,25	24,750	2,97,000
Less. Fixed Expense			
Electricity bill		1,000	12,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salar (staff)		4,000	48,000
Entertainment		400	4,800
Guard		500	6000
Genaretor		500	6,,000
Mobile bill		3,00	3,600
Total fixed Cost (D)		13,700	1,64,400
Net Profit (E) [C-D]		11,050	1,32,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Rasken	150	1000	1,50,000	50	1000	50,000	2,00,000
Sit Kapor	1000	50	50,000	1000	50	50,000	1,00,000
Porder collot	1000	50	50,000				50,000
Caver	-		25,000				25,000
Other			15,000			20,000	20,000
Total			2,90,000				4,10,000

Source of Finance



Entrepreneur Investment:
 2,90,000
Investor Investment:80,000
Total Investment:3,70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
Risking, Seat Kapor,Caver kapor,Chapacoller,Etc	8,000	2,40,000	2,880,000	3,024,000	3,175,200
Total Sales (A)	8,000	2,40,000	2,880,000	3,024,000	3,175,200
Less. Variable Expense					
Risking, Seat Kapor,Caver kapor,Chapacoller,Etc	6,800	2,04,000	2,448,000	2,570,400	2,698,920
Total variable Expense(B)	6,800	2,04,000	2,448,000	2,570,400	2,698,920
Contribution Margin (CM) [C=(A-B)	1,200	36,000	4,32,000	4,53,600	4,76,280
Less. Fixed Expense					
Electricity bill		1,000	12,000	12,000	12,300
Transportation		2,000	24,000	24,500	25,000
Salary (self)		5,000	60,000	60,000	60,000
Salar (staff)		7,000	84,000	84,000	84,000
Entertainment		700	8,400	8,500	8,600
Guard		600	7,200	7,500	7600
Genaretor		600	7,200	7,300	7,600
Mobile bill		600	7,200	7300	7,500
Total fixed Cost (D)		17,500	2,10,000	2,11,100	2,12,200
Net Profit (E) [C-D)		18,500	2,22,000	2,42,500	2,64,080
Investment Payback			48,000	48,000	48,000

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

<i>SI #</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	1,20,000		
1.2	Net Profit	2,22,000	2,42,500	2,64,080
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,64,000	3,58,500
	Total Cash Inflow	3,42,000	4,65,000	6,22,580
2	Cash Outflow			
2.1	Purchase of Product	1,20,000		
2.2	Payment of GB Loan	10,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	Total Cash Outflow	1,78,000	48,000	48,000
3	Net Cash Surplus	1,64,000	3,58,500	5,74,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01 Others: 1
Experience & Skill : 10 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

