

Proposed NU Business Name: **ERINA FASHION TAILORS & BOUTIQUES HOUSE**



Project identification and prepared by: Modon Kumar Biswas,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Jannatul Afrin
Age	:	07-01-1989 (29 Years)
Education, till to date	:	LML
Marital status	:	Married
Children	:	Null
No. of siblings:	:	01 Brothers 03 Sisters
Address	:	Vill: ,P.O: ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs Monowara Begum
(iii) Father's name	:	Late Harunor Rashid
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 24 (Female), Member ID: 1985/3 , Group No: 02 Member since: 13-10-2010 (07Years) First loan: BDT = 10,000 /- Last Loan:BDT=40000/- Outstanding loan:= 39120/-
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 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.	:	01630-494796
Family's Contact No.	:	01717-579505
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs Monowara Begum joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ERINA FASHION TAILORS & BOUTIQUES HOUSE
Location	:	Bidur Bari, Hollan Road,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 570,000/-
Financing	:	Self BDT 320,000/- (from existing business) 56 % Required Investment BDT 250,000/- (as equity) 44 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	Shop is Owner
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Three Pice,Tham Cloths,Print Cloth ,Block Das,Skin print Das,Ambodary,Karcupy,One Pic etc. ▪Average 28% gain on sales. ▪The business is operating by entrepreneur. Existing Five employee. ▪The shop is Owner . ▪Collects goods from Islampure. ▪Agreed grace period is 3 months.

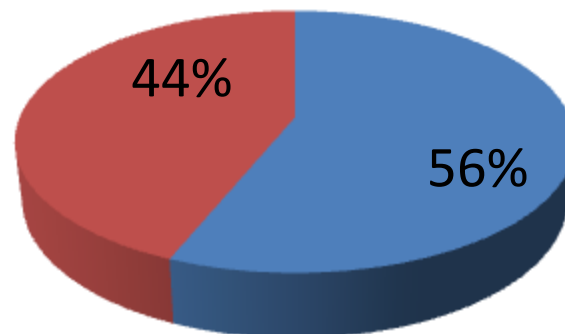
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tailors	5,500	165,000	1,980,000
Sweing	600	18,000	216,000
Total Sales (A)	6,100	183,000	2,196,000
Less. Variable Expense			
Tailors	4,400	132,000	1,584,000
Total variable Expense (B)	4,400	132,000	1,584,000
Contribution Margin (CM) [C=(A-B)]	1,700	51,000	612,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		2500	30,000
Transportation		2,000	24,000
Mobile Bill		800	9,600
Entertainment		500	6,000
Salary (sttaf)		30,000	360,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		43,800	525,600
Net Profit (E) [C-D]		7,200	86,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Three Pice	150	500	75000	Three Pice	140	500	70,000	145,000
Than Cloth	800	56	44800	Than Cloth	500	56	28,000	72,800
Pint Cloth	550	55	30250	Pint Cloth	300	55	16,500	46,750
Block Das	15	500	7500	Block Das	15	500	7,500	15,000
Skin Pint Das	22	1200	26400	Skin Pint Das	23	1200	27,600	54,000
Ambodary	12	1200	14400	Ambodary	22	1200	26,400	40,800
Karcupy	20	1900	38000	Karcupy	30	1900	57,000	95,000
One pice	50	700	35000	One pice	20	700	14,000	49,000
	0	0	0				0	0
Machenaris	0	0	40000				0	40,000
Others			8650	Others			3,000	11,650
Total			320000				250,000	570,000

Source of Finance

■ Entrepreneur's contibution 320000 ■ Investor's Investment 250000 ■ Total 570000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Tailors	6,200	186,000	2,232,000	2,343,600	2,460,780
Sweing	700	21,000	252,000	264,600	277,830
Total Sales (A)	6,900	207,000	2,484,000	2,608,200	2,738,610
Less. Variable Expense					
Tailors	4,960	148,800	1,785,600	1,874,880	1,968,624
Total variable Expense (B)	4,960	148,800	1,785,600	1,874,880	1,968,624
Contribution Margin (CM) [C=(A-B)]	1,940	58,200	698,400	733,320	769,986
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		2625	31,500	33,075	34,729
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		960	11,520	12,096	12,701
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		30,000	360,000	378,000	396,900
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		667	8,000	8,000	8,000
Total Fixed Cost		44,952	539,420	561,191	584,051
Net Profit (E) [C-D]		13,248	158,980	172,129	185,935
Investment Payback			100,000	100,000	100,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	158,980	172,129	185,935
1.3	Depreciation (Non cash item)	8,000	8,000	8,000
1.4	Opening Balance of Cash Surplus		66,980	147,109
	Total Cash Inflow	416,980	247,109	341,044
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	66,980	147,109	241,044

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 05 Years
Own Business : 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























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୧୫ ନଂ, ବନମାଳ ରୋଡ, ଉଦ୍ଦିପଲ୍ୟାସ, ପ୍ରାକ୍ତ-୨୨୦୦ | ଫୋନ୍: ୦୬୭୧୨-୨୨୨୫୦୦୦, ୦୬୬୫୫-୬୬୫୦୦୦୦ |

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FAMILY PICTURE

