

Proposed NU Business Name: **JUI TAILORS**



Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nabin Udyokta

| | | |
|--|---|--|
| Name | : | JUWEL KHAN |
| Age | : | 01-03-1988(30 Years) |
| Education, till to date | : | Eight |
| Marital status | : | Married |
| Children | : | 1 Son 1 Daughter |
| No. of siblings: | : | 3 Brothers |
| Address | : | Vill: Chatoilbaid ;P.O: Korotiyapara P.S: Shakhipur, 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 | : | MST. JAMIRON NESHA |
| (iii) Father's name | : | MD. AMZAD KHAN |
| (iv) GB member's info | : | Branch: Naloya, Centre # 26(Female), Member ID: 4322, Group No: 08 Member since:01-01-1998 to 2008(10 Years) First loan: BDT 1,500/- Existing loan: BDT 20,000/- Outstanding loan: BDT - |
| 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 & Skill | : | 15 years of business experience. |
| Own Business and Training Info | : | 15 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. | : | 01720-134372 |
| Mother's Contact No. | : | 01746-945815 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAMIRON NESHA joined Grameen Bank since 10 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | JUI TAILORS |
| Location | : | Vill: Chatoilbaid ;P.O: Korotiyapara P.S: Shakhipur, Dist. Tangail |
| Total Investment in BDT | : | BDT 2,30,000 |
| Financing | : | Self BDT 1,50,000 (from existing business) 65% Required Investment BDT 80,000(as equity) 35% |
| Present salary/drawings from business (estimates) | : | None |
| Proposed Salary | : | BDT. 5000 |
| Size of shop | : | 24 ft x 16 ft= 384 square ft |
| Security of the shop | : | - |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three Picce, Cloth, Others .▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The Shop is own.▪Collects goods from Shakhipur.▪Agreed grace period is 3 months. |

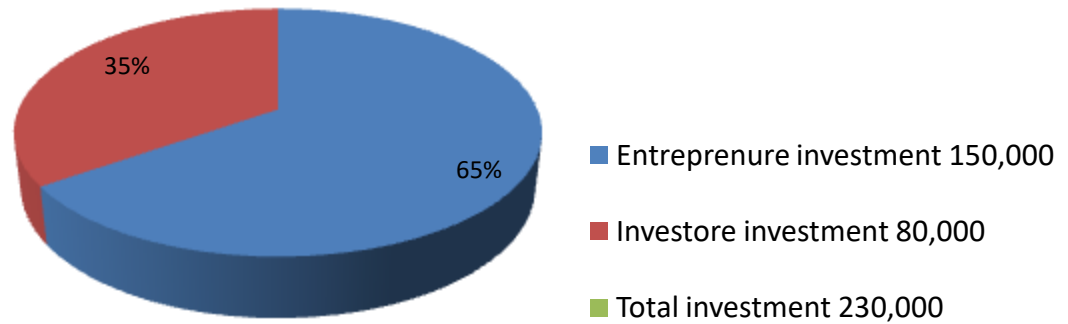
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| Three Picec, Cloth, Others | 4,000 | 120,000 | 1,440,000 |
| | | | |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 |
| Less. Variable Expense | | | |
| Three Picec, Cloth, Others | 3,200 | 96,000 | 1,152,000 |
| Total variable Expense (B) | 3,200 | 96,000 | 1,152,000 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24,000 | 288,000 |
| Less. Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electricity Bill | | 600 | 7,200 |
| Transportation | | 300 | 3,600 |
| Salary(self) | | 5,000 | 60,000 |
| Salary(sttaf) | | 0 | 0 |
| Entertainment | | 500 | 6,000 |
| Gird | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 6,600 | 79,200 |
| Net Profit (E) [C-D] | | 17,400 | 208,800 |

Investment Breakdown

| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
|----------------------------|----------|------------|--------|----------------------------|----------|------------|--------|----------------|
| | Quantity | Unit Price | Price | | Quantity | Unit Price | Price | |
| Three Picec, Cloth, Others | 60 | 1000 | 60000 | Three Picec, Cloth, Others | 80 | 1000 | 80,000 | 140,000 |
| Cloth | 1 | 70000 | 70000 | | 0 | 0 | 0 | 70,000 |
| Others | 1 | 20000 | 20000 | | 0 | 0 | 0 | 20,000 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| | | | 0 | | 0 | 0 | 0 | 0 |
| Security | | | 0 | | | 0 | 0 | 0 |
| Total | | | 150000 | | | 1000 | 80,000 | 230,000 |

Source of finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd year+5% | 3rd year+5% |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Three Picec, Cloth, Others | 5,200 | 156,000 | 1,872,000 | 1,965,600 | 2,063,880 |
| | | | | | |
| Total Sales (A) | 5,200 | 156,000 | 1,872,000 | 1,965,600 | 2,063,880 |
| Less. Variable Expense | | | | | |
| Three Picec, Cloth, Others | 4,160 | 124,800 | 1,497,600 | 1,572,480 | 1,651,104 |
| Total variable Expense (B) | 4,160 | 124,800 | 1,497,600 | 1,572,480 | 1,651,104 |
| Contribution Margin (CM) [C=(A-B)] | 1,040 | 31,200 | 374,400 | 393,120 | 412,776 |
| Less. Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electricity Bill | | 600 | 7,200 | 7,560 | 7,938 |
| Transportation | | 300 | 3,600 | 3,780 | 3,969 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary(sttaf) | | 0 | 0 | 0 | 0 |
| Entertainment | | 500 | 6,000 | 6,300 | 6,615 |
| Gird | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobile bill | | 200 | 2,400 | 2,520 | 2,646 |
| Non Cash Item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total Fixed Cost | | 6,600 | 79,200 | 80,160 | 81,168 |
| Net Profit (E) [C-D] | | 24,600 | 295,200 | 312,960 | 331,608 |
| Investment Payback | | | 32,000 | 32,000 | 32,000 |

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 | 80,000 | | |
| 1.2 | Net Profit | 295,200 | 312,960 | 331,608 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 292,800 | 603,360 |
| | Total Cash Inflow | 375,200 | 605,760 | 934,968 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 2,400 | 2,400 | 2,400 |
| | Total Cash Outflow | 82,400 | 2,400 | 2,400 |
| 3 | Net Cash Surplus | 292,800 | 603,360 | 932,568 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 15 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













গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: জুই টেক্সটাইল

ইউনিটের নাম: সামসিউন

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ০৬-০৬-২০১৫

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোঃ জামসুদ হোসেন মুন্সিংগ

বয়স: ৩০ বছর জন্ম তারিখ: ০১-০৬-১৯৮৫ জাতীয় পরিচয়পত্র নম্বর: ৯৩১৪৫৫৪৯৭৩৬৬

শিক্ষাগত যোগ্যতা: ৮ম শ্রেণী

বৈবাহিক অবস্থা: বিতাহিত

ছেলে-মেয়ের সংখ্যা: ১ ছেলে ১ মেয়ে

ভাই/বোনের সংখ্যা: ৩ জন

বর্তমান ঠিকানা: গ্রাম: কুতুবদিয়া পো: কুতুবদিয়া থানা: সামসিউন জেলা: চাঁদপুর

স্থায়ী ঠিকানা: গ্রাম: সু পো: সু থানা: সু জেলা: সু

উদ্যোক্তার মোবাইল নং- ০১৭২০-১৩৪৩৭২ বাবা/মা: প্রাক্তন / রানিং সদস্য

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা

মায়ের নাম: মোঃ জামসুদ হোসেন মুন্সিংগ

বাবার নাম: মোঃ জামসুদ হোসেন মুন্সিংগ

কেন্দ্র নং- ২৬/সু সদস্য নং- ৪৬১২

গ্রামীণ ব্যাংকে যোগদানের তারিখ: ০১-০১-১৯৮৫-২০০৫

গ্রুপ নং- ৮

শাখা: নলুয়া

কত বছর যাবৎ সদস্য: ১০ বছর

সর্বপ্রথম গ্রহণকৃত ঋণের পরিমাণ: >১০০০৫