

Proposed NU Business Name: **NEW STAR TAILORS & BOSTRALOY**



Project identification and prepared by: Md. Nur Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHANGIR ALAM
Age	:	15-04-1984 (32 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Shofipur, P.O: Shofipur , P.S: Kaliakoir, 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	:	JAHANARA BEGUM
(iii) Father's name	:	MD. GOLAP HOSEN
(iv) GB member's info	:	Branch: Mouchak, Kaliakoir, Centre # 03(Female), Member ID: 1153, Group No: 05 Member since: 15-01-1989 to 2009 (20Years) First loan: BDT 2500 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	16 years experience in running business. He has 3 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711902067
Mother's Contact No.	:	01741264028
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM joined Grameen Bank since 20 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NEW STAR TAILORS & BOSTRALOY
Location	:	Shofipur Bazar
Total Investment in BDT	:	BDT 550,000/-
Financing	:	Self BDT 400,000/-(from existing business) 73% Required Investment BDT 1,50,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08ft x 07ft= 56square ft
Security of the shop	:	BDT 70,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tailoring Business etc. ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. Existing three employees. ▪The shop is rented. ▪Collects goods from Islampur. ▪Agreed grace period is 3 months.

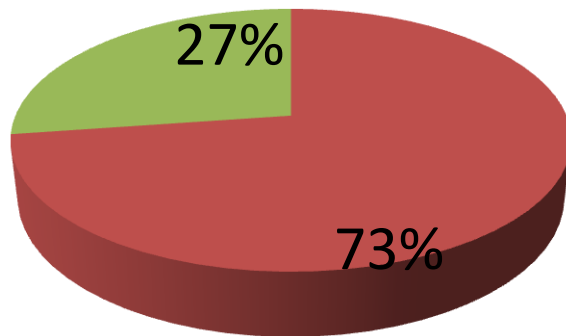
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	2,000	60,000	720,000
Sewing	1,500	45,000	540,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Cloths	1,500	45,000	540,000
Sewing	100	3,000	36,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	1,900	57,000	684,000
Less. Fixed Expense			
Rent		9,000	108,000
Electricity Bill		1,200	14,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		500	6,000
Guard		200	2,400
Salary (staff)		30,000	360,000
Total fixed Cost (D)		47,200	126,000
Net Profit (E) [C-D]		9,800	558,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pant Piece	125,000	50,000	175,000
Shirt Piece (400 x 300)	120,000	50,000	170,000
Tore Cloth (225 x 132)	29,700	0	29,700
Veil Cloth	65,300	50,000	115,300
Sewing Machine (5)	60,000	0	60,000
Total	400,000	150,000	550,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 150,000
- Total 550,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloths	3,000	90,000	1,080,000	1,134,000	1,190,700
Sewing	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Cloths	2,250	67,500	810,000	850,500	893,025
Sewing	100	3,000	36,000	37,800	39,690
Total variable Expense (B)	2,350	70,500	846,000	888,300	932,715
Contribution Margin (CM) [C=(A-B)]	2,150	64,500	774,000	812,700	853,335
Less. Fixed Expense					
Rent		9,000	108,000	108,000	108,000
Electricity Bill		1,200	14,400	15,500	16,500
Mobile Bill		400	4,800	5,500	6,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	22,000
Entertainment		500	6,000	7,000	8,000
Guard		200	2,400	3,000	4,000
Salary (staff)		30,000	360,000	360,000	360,000
Total Fixed Cost		47,800	573,600	579,000	585,000
Net Profit (E) [C-D]		16,700	200,400	233,700	268,335
Investment Payback			60,000	60,000	60,000

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

<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	150,000		
1.2	Net Profit	200,400	233,700	268,335
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		140,400	314,100
	Total Cash Inflow	350,400	374,100	582,435
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	140,400	314,100	522,435

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 16 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







ফ্যাব্রিক
টেক্স
পোর্স
এন্ড

১৬
ফার্স
টেক্স
পার্স
এন্ড
ব্র















