

Proposed NU Business Name: **DEBNATH TAILORS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	PARIMOL DEBNATH
Age	:	05-12-1987(29Years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers 03 sisters
Address	:	Vill:Nagorvog P.O ;sreenagar P.S: sreenagar, Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NAYON DEBNATH
(iii) Father's name	:	KANAI DEBNATH
(iv) GB member's info	:	Branch: Simpara, Centre # 30(Female), Member ID: 2454, Group No: 04 Member since: 07-03-1994(12 years) First loan: BDT 3,000/-
Further Information:		Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	Father& 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	:	14years of business experience. : 11 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.	:	01934-771471
Family's Contact No.	:	01768-722975
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAYON DEBNATH joined Grameen Bank since 12 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DEBNATH TAILORS
Location	:	Hoglagaw bazar,sreenagar, munshigong.
Total Investment in BDT	:	BDT 136,900/-
Financing	:	Self BDT 96,900/- (from existing business)71 % Required Investment BDT 40,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three piece, shirt piece, pant piece etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sreenagar.▪Agreed grace period is 3 months.

Existing Business (BDT)

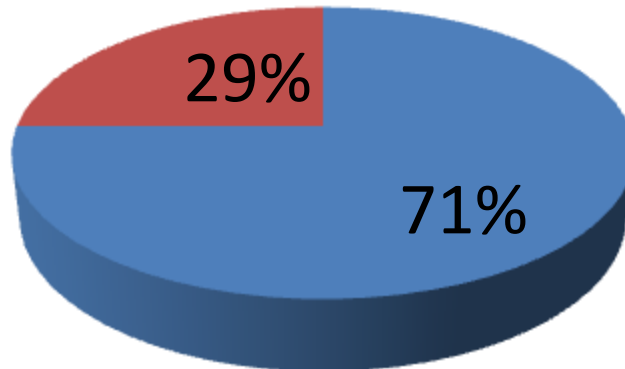
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece,shart,pant etc	700	21,000	252,000
from servecing	250	7500	90000
Total Sales (A)	950	28,500	342,000
Less. Variable Expense			
three piece,pant,shart etc	560	16,800	201,600
Total variable Expense (B)	560	16,800	201,600
Contribution Margin (CM) [C=(A-B)	390	11,700	140,400
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D)		5,100	61,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Shirt pice	08	450	3600	Power machine	01	30,000	30,000	33,600
Pant pice	05	500	2500	cloth	200	60	10,000	12,500
Three pice	10	480	4800					4,800
power machine			30,000					30,000
foot machine			6000					6,000
security			50000					50,000
Total			96,900				40,00	136,900

Source of Finance

■ Entrepreneur's contibution 96,900
 ■ Investor's Investment 40,000
 ■ Total 136,900



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pice, pant pice etc	1,500	45,000	540,000	567,000	595,350
	250	7,500	90,000	94,500	99,225
Total Sales (A)	1,750	52,500	630,000	661,500	694,575
Less. Variable Expense					
Three pice, pant pice etc	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	1,200	36,000	432,000	453,600	476,280
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000	207,900	218,295
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,200	1,200
Gird		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	7,200	7,200	7,200
Total Fixed Cost		6,600	86,400	86,700	87,015
Net Profit (E) [C-D]		9,900	111,600	121,200	131,280
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	111,600	121,200	131,280
1.3	Depreciation (Non cash item)	7200	7200	7200
1.4	Opening Balance of Cash Surplus		102,800	215,200
	Total Cash Inflow	158,800	231,200	353,680
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	102,800	215,200	337,680

SWOT ANALYSIS

STRENGTH

Employment: 0Self: 01 Family:0 Others:01
Experience & Skill : 14 Years
Own Business :11
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





