

## Proposed NU Business Name: **BELAL TAILORS & CLOTH STORE**



Project identification and prepared by: Md. Shah-Alom,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.ABDUL KARIM</b>
Age	:	13-08-1993(24 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Bother & 01 Sister
Address	:	Vill: Hat Shajapur P.O: Dupchachia, Thana:Dupchachia. Dist:Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MST. KOHINUR BIBI</b>
(iii) Father's name	:	<b>MD.BELAL HOSSEN PK</b>
(iv) GB member's info	:	Branch: Gobinpur,Dupchachia , Centre # 69(Male), Member ID:2347/1 Group No: 05 Member since: 20-04-2000 (05 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: Nil
(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 and Training Info	:	07 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-504648
Mother's Contact No.	:	01726-395818
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD.BELAL HOSSEN PK** joined Grameen Bank since 17 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BELAL TAILORS &amp; CLOTH STORE</b>
Location	:	142,Jubaida Market,Dupchachia
Total Investment in BDT	:	BDT 553,000/-
Financing	:	Self BDT 483,000/-(from existing business) 87% Required Investment BDT 70,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cloth etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Nogon,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

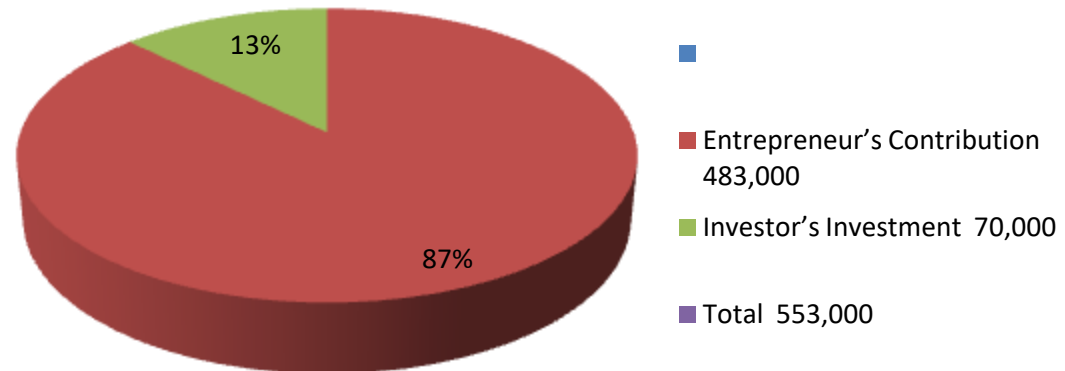
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Cloth	5,000	150000	1800000
<b>Total Sales (A)</b>	5,000	150000	1800000
<b>Less Variable Expense</b>			
Cloth	4,000	120000	1440000
<b>Total variable Expense (B)</b>	4,000	120000	1440000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,000	30000	360000
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5,000	60000
Genaretor		300	3600
Salary (staf)		5,000	60000
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		13,800	165600
<b>Net Profit (E)= [C-D]</b>		16,200	194400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Print Cloth	1200	65	78000	400	65	26000	104000
1 Colar	1500	53	79500			32400	111900
Shart & Pant Pice	400	350	140000	25	350	8750	148750
Thri-Pice	50	400	20000	8	400	3200	23200
Panjabi Cloth	1000	150	150000	0	45	0	150000
Jamdani cloth	100	90	9000	0	50	0	9000
Borkha cloth	50	140	7000	0	150	0	7000
<b>Total</b>	<b>4300</b>	<b>0</b>	<b>483,000</b>	<b>1233</b>	<b>0</b>	<b>70,000</b>	<b>553000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
	7,000	210000	2520000	2646000	2778300
<b>Total Sales (A)</b>	7,000	210000	2520000	2646000	2778300
<b>Less Variable Expense</b>				0	0
	5,600	168000	2016000	2116800	2222640
<b>Total variable Expense (B)</b>	5,600	168000	2016000	2116800	2222640
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,400	42000	504000	529200	555660
<b>Less Variable Expense</b>				0	0
Rent		1,500	18000	18900	19845
Electricity bill		1200	14400	15120	15876
Transportation		1000	12000	12600	13230
Salary (self)		5,000	60000	63000	66150
Genaretor		300	3600	3780	3969
Salary (staf)		10,000	120000	126000	132300
Entertainment		500	6000	6300	6615
Mobile bill		500	6000	6300	6615
<b>Total fixed cost (D)</b>		20,000	240000	252000	264600
<b>Net Profit (E)= [C-D]</b>		22,000	264000	277200	291060
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	264000	277200	291060
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		236,000	485,200
	<b>Total Cash Inflow</b>	<b>334,000</b>	<b>513200</b>	<b>776260</b>
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
3	<b>Net Cash Surplus</b>	<b>236,000</b>	<b>485200</b>	<b>748260</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; 142,Jubaida  
Market,Dupchachia  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





মুঠা পণ্ডিত  
**শ্রী চিত্ত মন্ডল**  
কলিকতা  
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১৯৩৩ সালের ১২ই অক্টোবর





# FAMILY PICTURE

