

Proposed NU Business Name: **NAJIR TAILORS & CLOTH STORE**



Project identification and prepared by: Md. Shah Alam,
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Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHIDUL ISLAM FAKIR
Age	:	19-01-1983 (33 Years)
Education, till to date	:	Class IX
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	2 Sister 2 Brother
Address	:	Vill: Narhotta Mollapara, P.O: Narhotta , P.S: Kahalu, Dist: Bogra
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. MAJEDA BEGUM
(iii) Father's name	:	MD. BELLAL HOSEN FAKIR
(iv) GB member's info	:	Branch: Norhotta, Kahalu, Centre # 38(Female), Member ID: 6552/1, Group No: 09 Member since: 25/02/1995 (21 Years) First loan: BDT -2000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 20300
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01750-326010
Mother's Contact No.	:	01954-742314
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MAJEDA BEGUM joined Grameen Bank since 21 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAJIR TAILORS & CLOTH STORE
Location	:	Bibirpukur bajar, kahalu
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 1,50,000/-(from existing business)60 % Required Investment BDT 100000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 16 ft= 256 square ft
Security of the shop	:	28000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; varieties types of cloth etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪The shop is rented.▪Collects goods from, Bogra.▪Agreed grace period is 3 months.

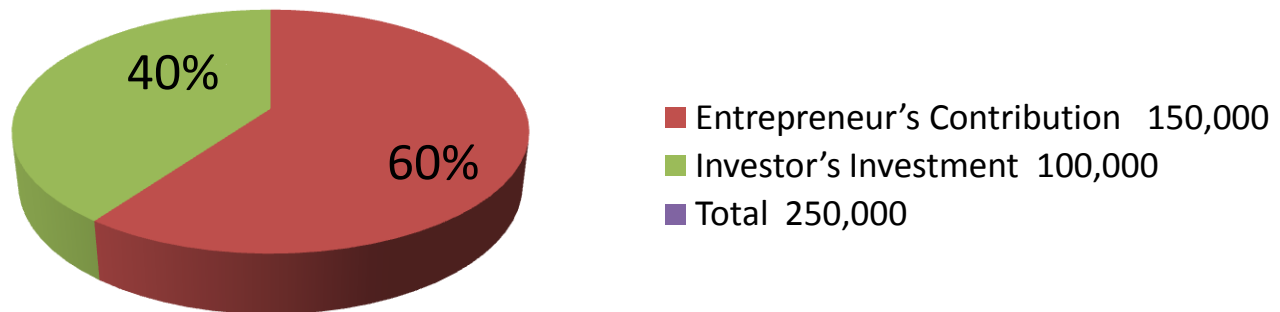
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloths	6000	180000	2160000
Total Sales (A)	6000	180000	2160000
Less Variable Expense			
Cloths	5100	153000	1836000
Total variable Expense (B)	5,100	153000	1836000
Contribution Margin (CM) [C=(A-B)]	900	27000	324000
Less Variable Expense			
Rent		1,550	18600
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		10000	
Entertainment		250	3000
Mobile bill		300	3600
Total fixed cost (D)		18,100	217200
Net Profit (E)= [C-D]		8,900	106800

Investment Breakdown

Particulars	Existing	Proposed	Total
Cheet cloth (Thin)	30,000	25,000	55000
Shirt piece,pant piece	20,000	25,000	45000
Three piece,skarf	20,000	20,000	40000
Panjabi cloth	20,000	20,000	40000
Farbics,batton,etc	30,000	10,000	40000
Sewing machine oil.	10,000	0	10000
Sewing machine	20,000	0	20000
	150,000	100,000	250000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cloths	8000	240000	2880000	3024000
Total Sales (A)	8000	240000	2880000	3024000
Less Variable Expense				
Cloths	6800	204000	2448000	2570400
Total variable Expense (B)	6,800	204000	2448000	2570400
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000	453600
Less Variable Expense				
Rent		1,550	15,000	15,000
Electricity bill		700	8400	8600
Transportation		500	6,000	6,000
Salary (Self)		5000	60000	60000
Salary(Staff)		10000	120000	120000
Entertainment		300	3600	3600
Mobile bill		300	3600	3600
Total fixed cost (D)		18,350	216,600	216,800
Net Profit (E)= [C-D]		17650	211800	236,800
Investment Payback			60,000	60,000

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

SR#	<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	100,000		
1.2	Net Profit	211,800	236,800	259480
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		151,800	328600
	Total Cash Inflow	311800	388600	588080
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	160,000	60000	
3	Net Cash Surplus	151,800	328600	528080

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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











FAMILY PICTURE

