

Proposed NU Business Name: **FENCY TAILORS & BOSTRALOY**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. FENCY
Age	:	16-4-1984 (32 Years)
Education, till to date	:	Class IV
Marital status	:	Married
Children	:	3 sons
No. of siblings:	:	4 Sister 2 Brother
Address	:	Vill: Modnai, P.O: Talora, 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	:	LATE ANOYARA
(iii) Father's name	:	MD. INTAJ
(iv) GB member's info	:	Branch: Bir kedar, Centre # 47(Female), Member ID: 2815, Group No: 02 Member since: 15-6-2009(06Years) First loan: BDT -8000
Further Information:		Existing Loan: BDT 12000, Outstanding loan: NIL
(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	:	9 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.	:	01730-842398
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE ANOYARA joined Grameen Bank since 7 years ago. At first she took - taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FENCY TAILORS & BOSTRALOY
Location	:	Polipara bazar, Talora, Dupchachia
Total Investment in BDT	:	BDT 230000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 57% Required Investment BDT 100,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 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; rod, shit etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

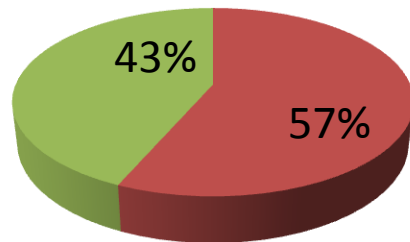
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloths	2100	63000	756000
Total Sales (A)	2100	63000	756000
Less Variable Expense			
Cloths	1680	50400	604800
Total variable Expense (B)	1,680	50400	604800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Variable Expense			
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		6,200	74400
Net Profit (E)= [C-D]		6,400	76800

Investment Breakdown

Particulars	Existing	Proposed	Total
Cloths	20,000	25,000	45000
Voil thin	15,000	45,000	60000
Voil thick	15,000	1,500	16500
Sharee, lungi, Panjabi	25,000	14,500	39500
Three piece etc	55,000	14,000	69000
	130,000	100,000	230000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 100,000
- Total 230,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cloths	3200	96000	1152000	1209600
Total Sales (A)	3200	96000	1152000	1209600
Less Variable Expense				
Cloths	2560	76800	921600	967680
Total variable Expense (B)	2,560	76800	921600	967680
Contribution Margin (CM) [C=(A-B)	640	19200	230400	241920
Less Variable Expense				
Electricity bill		500	6000	6400
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Mobile bill		400	4800	5000
Total fixed cost (D)		6,700	80,400	81,200
Net Profit (E)= [C-D]		12500	150000	160,720
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 1.5(Year)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	150,000	160,720
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		90,000
	Total Cash Inflow	250000	250720
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
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	90,000	190720

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

