

Proposed NU Business Name: **TOP TEN TAILORS & CLOTH STORE**



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

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU JAFAR (JUEL)
Age	:	24-10-1982 (34 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	2 SONS
No. of siblings:	:	1 Sister 4 Brother
Address	:	Vill: Arola moddhopara, P.O: Arola, 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. JAHANARA BIBI
(iii) Father's name	:	MD. KHAYRUJJAMAN
(iv) GB member's info	:	Branch: Norohotto, kahalu, Centre # 29(Female), Member ID: 2143, Group No: 01 Member since: 10-5-1993(10Years) First loan: BDT -15000
Further Information:		Existing Loan: BDT 46000, 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	:	4 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.	:	01766151964
Mother's Contact No.	:	01750356608
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAHANARA BIBI joined Grameen Bank since 10 years ago. At first she took 15000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TOP TEN TAILORS & CLOTH STORE
Location	:	Arola bazar, paikpara, kahalu
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 50,000/-(from existing business) 45% Required Investment BDT 60,000/-(as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 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; Cloth item 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 Kahalu, Bogra. ▪Agreed grace period is 3 months.

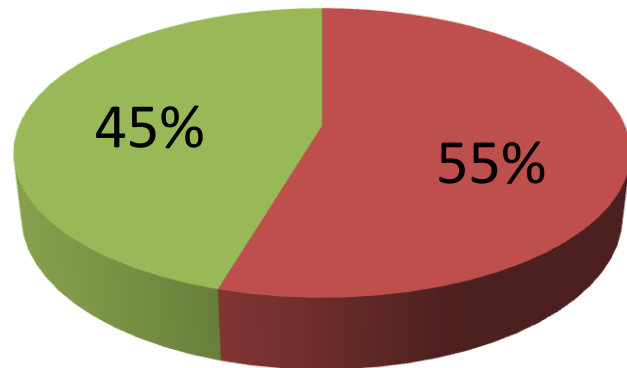
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Cloths	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard		100	1,200
Entertainment		300	3,600
Transportation		600	7,200
Salary (staff)		6,000	72,000
Total fixed Cost (D)		13,900	166,800
Net Profit (E) [C-D]		4,100	49,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt Piece (20 x 400)	8,000	10,000	18,000
Pant Piece (20 x 500)	10,000	0	10,000
Kamiz (6 x 300)	1,800	0	1,800
Long Cloth	20,000	40,000	60,000
Others	10,200	0	10,200
Three Piece	0	10,000	10,000
Total	50,000	60,000	110,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	4,250	127,500	1,530,000	1,606,500
Total Sales (A)	4,250	127,500	1,530,000	1,606,500
Less. Variable Expense				
Cloths	3,400	102,000	1,224,000	1,285,200
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200
Contribution Margin (CM) [C=(A-B)]	850	25,500	306,000	321,300
Less. Fixed Expense				
Rent		600	7,200	7,200
Electricity Bill		1,000	12,000	13,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Guard		100	1,200	1,500
Entertainment		300	3,600	4,000
Transportation		900	10,800	12,500
Salary (staff)		9,000	108,000	108,000
Total Fixed Cost		17,300	207,600	211,700
Net Profit (E) [C-D]		8,200	98,400	109,600
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	98,400	109,600
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		68,400
	Total Cash Inflow	148,400	178,000
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	68,400	148,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
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

শ্রোঃ মোঃ জুয়েল শ্রাং
মোবাইল : ০১৫৩৪-৮৯৪০৬১

টপ টেন ডেইলার্স



এখানে আধুনিক ডিজাইনের লেডিস এন্ড জেন্টস পোষাক সু-দক্ষ কারিগর দ্বারা তৈরী করা হয় এবং সীট কাপড় বিক্রয় করা হয়।

আড়োলা বাজার, মাদ্রাসা গেট সংলগ্ন, কাহালু, বগুড়া













FAMILY PICTURE

