

Proposed NU Business Name: M/S NUSRAT JAHAN TAILOURS

Project identification and prepared by: Eshak Chambugong
Sonatola ,Bogra

Project verified by: Md.Mozahar Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. NUSRAT JAHAN
Age	:	20-04-1996 (21Years)
Education, till to date	:	B.B.A
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Brothers, 1 Sisters
Address	:	Vill: Shhipur P.O: Saiyad Ahmed College P.S: Sonatola 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	:	MOST. HASINA BEGUM
(iii) Father's name	:	MD.ABDUL GOFUR
(iv) GB member's info	:	Branch : Sonaray ,Gabtoli Centre 38 (Female), Member ID: 2890, Group No: 03 Member since: 12-01-1997(20 years) First loan: BDT
Further Information:		Existing loan: BDT 140000, Outstanding Loan: 128120
(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.)	:	Yes
Business Experiences and Training Info	:	08 years experience in running business.08 Years in own business She has 45 days training.
Other Own/Family Sources of Income	:	Tution
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737431419
Family's Contact No.	:	01719736906
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HASINA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT - loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S NUSRAT JAHAN TAILOURS
Location	:	Bot tola, Mihipur, Sonatola, Bogra
Total Investment in BDT	:	BDT 30,000/-
Financing	:	Self BDT 00/- (from existing business) 0% Required Investment BDT 30,000/- (as equity) 100%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Three pice, long cloth e.t.c▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Local Bazar.▪Agreed grace period is 3 months.

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Long cloth			0	25	550	13,750	13,750
3 pice			0	200	60	12,000	8,560
			0			0	
Others						4,250	4,250
			0			0	0
Security						0	0
			0			0	0
	128	0	0	225	610	30,000	30000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Three pice, long cloth e.t.c	500	15000	180000	189000	198450
Swing	180	5400	64800	68040	71442
Total Sales(A)	680	20400	244800	257040	269892
Less Variable Expense (B)					
Three pice, long cloth e.t.c	375	11250	135000	141750	148838
Total Variable Expense	375	11250	135000	141750	148838
Contributon Margin (CM) [C=(A-B)]	305	9150	109800	115290	121055
Less Fixed Expense					
Rent			0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		0	0	0	0
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		100	1200	1300	1400
Total Fixed Cost (D)		4300	51600	52000	52400
Net Profit (E)= [C-D]		4850	58200	61110	64166
Investment Pay Back			12,000	12,000	12,000

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	30,000		
1.2	Net Profit	58,200	61110	64165.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		46200	95310
	Total Cash Inflow	88,200	107,310	159,476
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12000	12000	12000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	46,200	95,310	147,476

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 8 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