

Proposed NU Business Name: **NEW DAY TAILORS**



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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAJOL BORMON
Age	:	19-03-1992 (25 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother
Address	:	Vill: Nargana P.O: Sawraid Bazar P.S: Kaliganj Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUMITRA BORMON
(iii) Father's name	:	SUDHIR BORMON
(iv) GB member's info	:	Branch : Jamalpur ,Kaliganj Centre 04 (Female), Member ID: 7588 , Group No: 12 Member since:0 First loan: BDT 0 Existing loan: BDT 10,000, Outstanding Loan: 137850
Further Information:		
(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.)	:	No
Business Experiences and Training Info	:	No experience in running business.5 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01932469143
Family's Contact No.	:	01970716020
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUMITRA BORMON joined Grameen Bank since 0 years ago. At first she took BDT 0 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

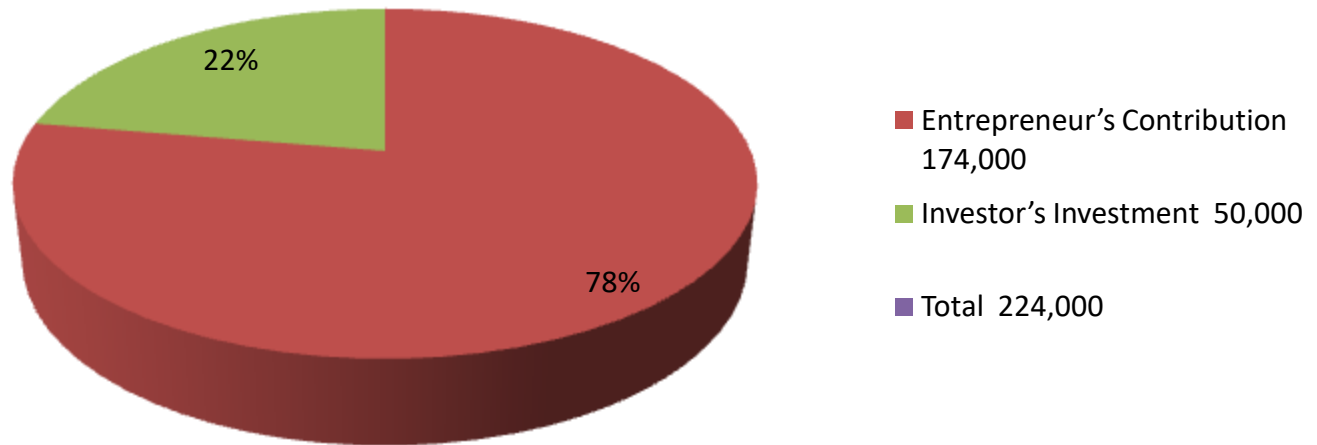
Business Name	:	NEW DAY TAILORS
Location	:	Sawraid Bazar, Kaliganj, Gazipur .
Total Investment in BDT	:	BDT 224,000/-
Financing	:	Self BDT 174,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10ft= 200square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Pant pice,Shirt pice,e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 04 employee.▪The shop rented.▪Collects goods from Dhaka,Islampur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Pant pice,Shirt pice,e.t.c.	3100	93000	1116000
	0	0	0
Total Sales(A)	3100	93000	1116000
Less Variable Expense (B)			0
Pant pice,Shirt pice,e.t.c.	2635	79050	948600
Total Variable Expense	2635	79050	948600
Contributon Margin (CM) [C=(A-B)]	465	13950	167400
Less Fixed Expense			
Rent		2400	28800
Electric Bill		1000	12000
Transportaion			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Guard			0
Generator			0
Mobile Bill		600	7200
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		4950	59400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant pice			25,000			50,000	75,000
Shirt pice			105,000			0	105,000
Borkha			20,000			0	20,000
Security			24,000			0	24,000
	0	0	174,000	0	0	50,000	224,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Pant pice,Shirt pice,e.t.c.	3600	108000	1296000	1360800	1428840
0	0	0	0	0	0
Total Sales(A)	3600	108000	1296000	1360800	1428840
Less Variable Expense (B)					
Pant pice,Shirt pice,e.t.c.	3060	91800	1101600	1156680	1214514
Total Variable Expense	3060	91800	1101600	1156680	1214514
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		2400	28800	28800	28800
Electric Bill		1000	12000	12300	12600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		600	7200	7300	7400
Total Fixed Cost (D)		9000	108000	108400	108800
Net Profit (E)= [C-D]		7200	86400	90720	95256
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	86,400	90720	95256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66400	137120
	Total Cash Inflow	136,400	157,120	232,376
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	66,400	137,120	212,376

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 14 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

