

Proposed NU Business Name: PROME TAILORS



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Parshuram,Feni.

Project verified by: Susanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ABU BOKKAR SIDDIK MOJUMDAR
Age	:	04-03-1988(29 Years)
Education, till to date	:	Class-Nine
Marital status	:	Married
Children	:	01 Son,01 Daughter
No. of siblings:	:	04 Brothers,02 Sisters
Address	:	Vill: Baurpathor P.O:PorshuramP.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOMUDA KHATUN
(iii) Father's name	:	LATE:ABDUL BAREK MOJUMDAR
(iv) GB member's info	:	Branch: Porshuram, Centre # 28(Female), Member ID:2080, Group No: 04 Member since: 08-11-2008-2018 (10Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 16000/-
(v) Who pays GB loan installment	:	Mother
(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	:	02 years experience in running business. No
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850007371
Mother's Contact No.	:	01881158223
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHHOMUDA KHATUN joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

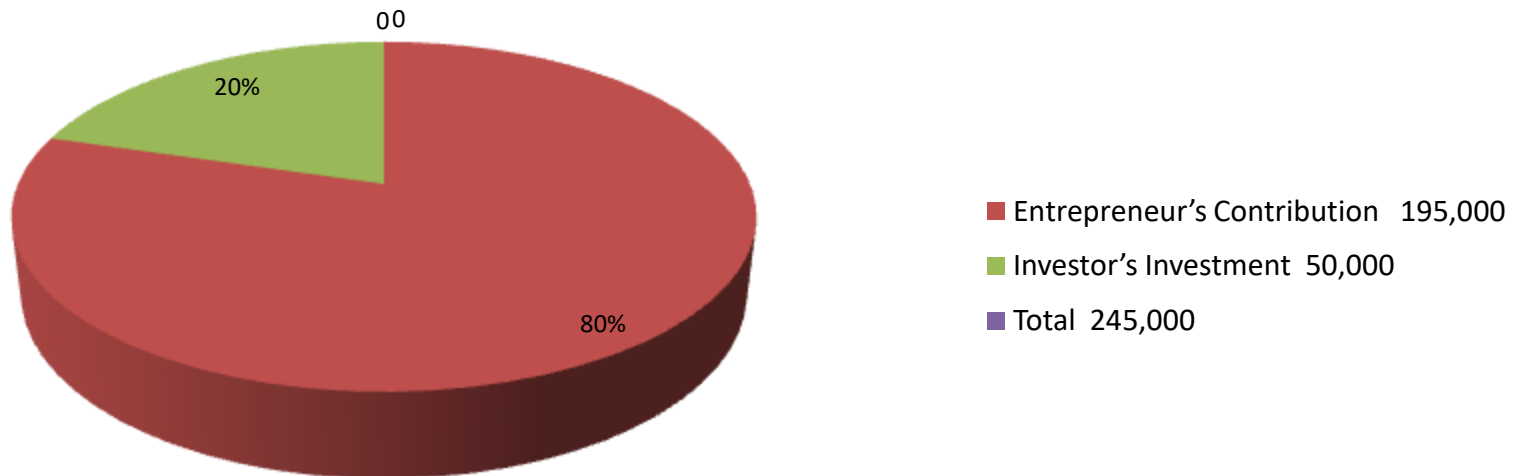
Proposed Nobin Udyokta Business Info

Business Name	:	PROME TAILORS
Location	:	Main ,road.uttarbazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT 245,000/-
Financing	:	Self BDT 195000(from existing business) 80% Required Investment BDT,50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square ft
Security of the shop	:	70,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;shart,pant,jama,than kapor,etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 03 employee.▪He is doing his business in renting place.▪Collects goods from Parshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
shart,pant,jama,borka,than kapor,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
shart,pant,jama,borka,than kapor,others	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)		9000	108000
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		17500	210000
Net Profit (E)= [C-D]		500	6000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
shart	0	0	10,000			0	10,000
borka	0	0	10,000			0	10,000
pant	0	0	15,000			10,000	25,000
jama	0	0	20,000			10,000	30,000
treepich	0	0	20,000			0	20,000
than kapor	0	0	30,000			30,000	60,000
others	0	0	20,000			0	20,000
security			70,000			0	70,000
			0			0	0
			0			0	0
Total	0	0	195,000	0	0	50,000	245,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
shart,pant,jama,borka,than kapor,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		100	1200	1260	1323
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		9000	108000	108000	108000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		17500	206400	206860	207323
Net Profit (E)= [C-D]		6500	78000	81900	85995
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	78,000	81900	85995
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58000	119900
	Total Cash Inflow	128,000	139,900	205,895
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	58,000	119,900	185,895

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Main road, Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













প্রিমি টেইলাস

লেডিস এন্ড জেন্টস্

যাবতীয় কাপড় বিক্রি ও আধুনিক ডিজাইনের
কুচিন্মাত্র মেমাইয়ের নিরঙ্করযোগ্য প্রতিষ্ঠান।

চিটাগাং হোটেলের পূর্ব পাশে, মেইন রোড, আবশুরাম বাজার।

শ্রোঃ মোঃ রাসেলদ

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