

**Proposed NU Business Name: STYLE TAILORS & BORKHA HOUSE**



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Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Md. Deloar Hossain</b>
Age	:	20-02-1989(30 Years)
Education, till to date	:	S.S.C
Marital status	:	married
Children	:	01 son
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: Khal par bou-bazar, P.O: Palamgonj, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Rekha Akter</b>
(iii) Father's name	:	<b>Md.Mozibar Rahman</b>
(iv) GB member's info	:	Branch: Joypara, Centre # 34(Female), Member ID:2826/3, Group No: 05 Member since: 01-01-1997- 2018(20Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000- Outstanding loan: BDT :4996
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01885573787
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Rekha akter** joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>STYLE TAILORS &amp; BORKHA HOUSE</b>
Location	:	Khal par bou-bazar Dohar,Dhaka
Total Investment in BDT	:	BDT:90000
Financing	:	Self BDT 50000(from existing business) 56% Required Investment BDT 40,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10ft= 120square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; pant,shairt,tree pice.</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Joypara.</li><li>▪Agreed grace period is 3 months.</li></ul>

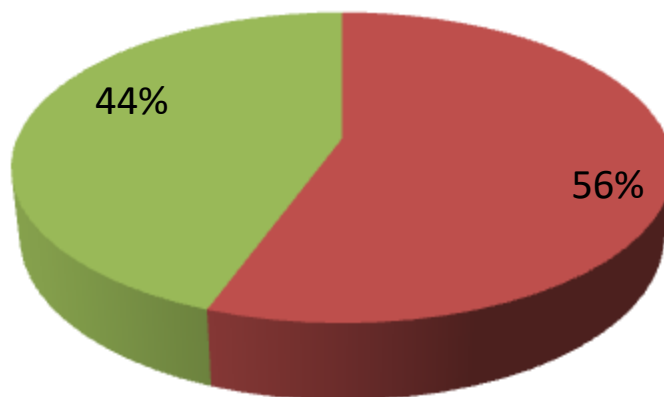
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart,Pant,Tre piece	1200	36000	432000
<b>Total Sales (A)</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>
Less. Variable Expense			
hart,Pant,Tre piece	720	21600	259200
<b>Total variable Expense (B)</b>	<b>720</b>	<b>21600</b>	<b>259200</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>480</b>	<b>14400</b>	<b>172800</b>
Less. Fixed Expense			
Rent		600	7200
Mobile Bill		200	2400
Genaretor		200	2400
Electricity Bill		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Security Guard		50	600
<b>Total fixed Cost (D)</b>		<b>7350</b>	<b>88200</b>
<b>Net Profit (E) [C-D)</b>		<b>7050</b>	<b>84600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Selai machine	03	6000	18000	02	20000	40000	68000
Bkash	00	00	20000	00	00		20000
Flexi	00	00	2000				2000
Others	00	00	10000	0	0	0	10000
Security							
<b>Total</b>	<b>03</b>	<b>6000</b>	<b>50000</b>	<b>02</b>		<b>40000</b>	<b>100000</b>

## Source of Finance



- Entrepreneur's Contribution  
50,000
- Investor's Investment  
40,000
- Total 90,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Shart,pant,tre piece	1500	45000	540000	567000	595350
		0	0	0	0
<b>Total Sales (A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less. Variable Expense</b>		0	0	0	0
Old auto,charging	900	27000	324000	340200	357210
		0	0	0	0
<b>Total variable Expense (B)</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less. Fixed Expense</b>					
Rent		600	7200	7200	7500
Mobile Bill		200	2400	2400	2400
Genaretor		200	2400	2400	2400
Electricity Bill		300	3600	3800	3800
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2500	2500
Security Guard		50	600	600	600
<b>Total fixed Cost (D)</b>		<b>7350</b>	<b>88200</b>	<b>88500</b>	<b>88800</b>
<b>Net Profit (E) [C-D]</b>		<b>10650</b>	<b>127800</b>	<b>138300</b>	<b>149340</b>
<b>Investment Payback</b>			<b>16000</b>	<b>16000</b>	<b>16000</b>



# *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	127800	138300	149340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		111800	234100
	<b>Total Cash Inflow</b>	<b>167800</b>	<b>250100</b>	<b>383440</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56000</b>	<b>16000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>111800</b>	<b>234100</b>	<b>367440</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

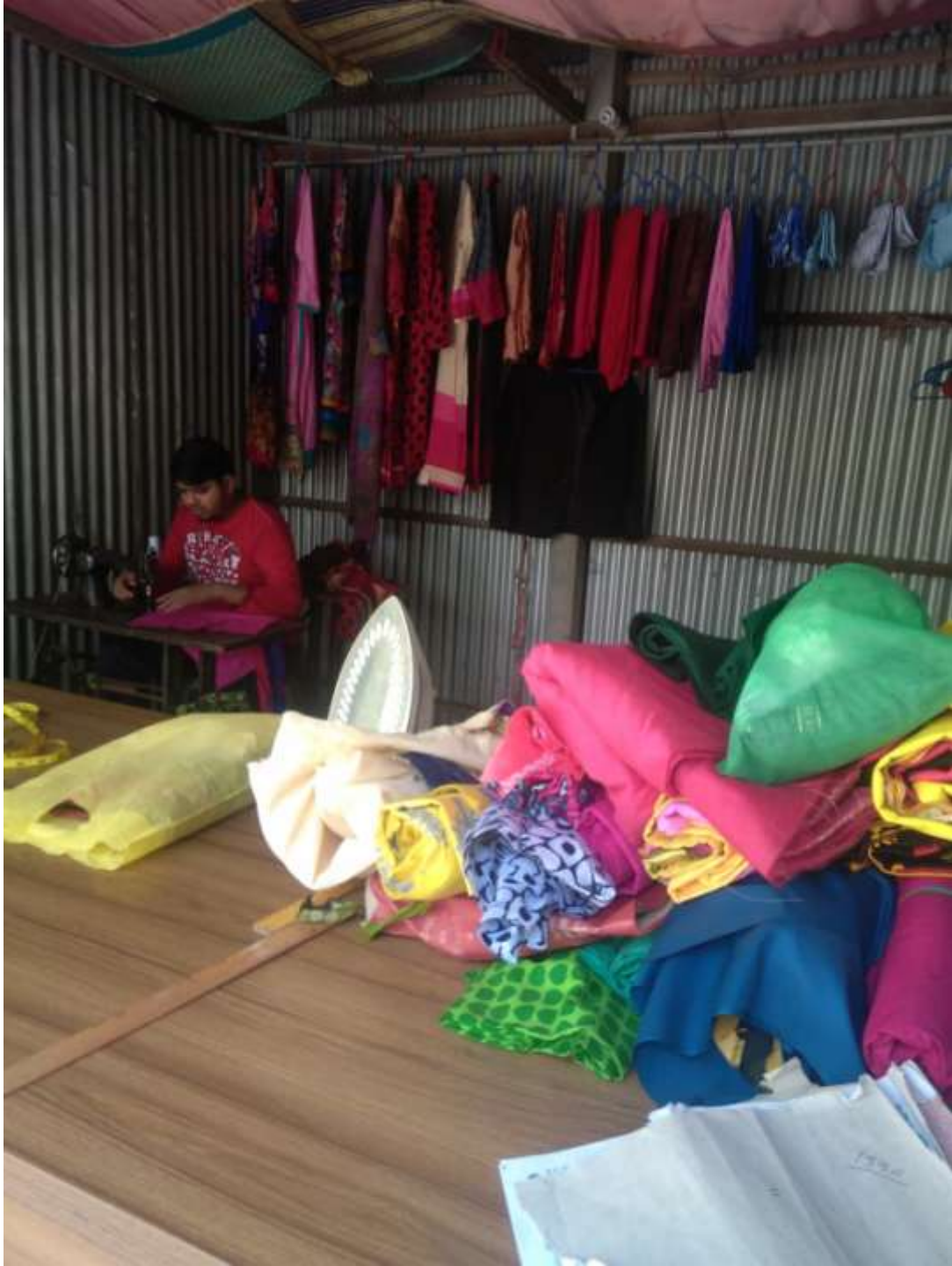
Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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