

Proposed NU Business Name: JONY TAILORS & BOSTROBITAN



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. ZAHURA BEGUM
Age	:	20-08-1987 (31 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Son,
No. of siblings:	:	03 Sisters
Address	:	Vill: Jinjira, P.O: Birulia, P.S: Savar, Dist: Dhaka.
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. TAHERA
(iii) Father's name	:	MD NAZIM UDDIN
(iv) GB member's info	:	Branch: Ashulia, Centre # 1 (Female), Member ID: 8259/1, Group No: 06 Member since: 15-08-2010 (08 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: 12,050 /-
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Cloth & Tailoring Business
Business Experiences and Training Info	:	6 years experience in running business. 5 Years in own business He has training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01843-943270
Family's Contact No.	:	01960-162840
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. TAHERA Joined Grameen Bank Since 8 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyakta Business Info

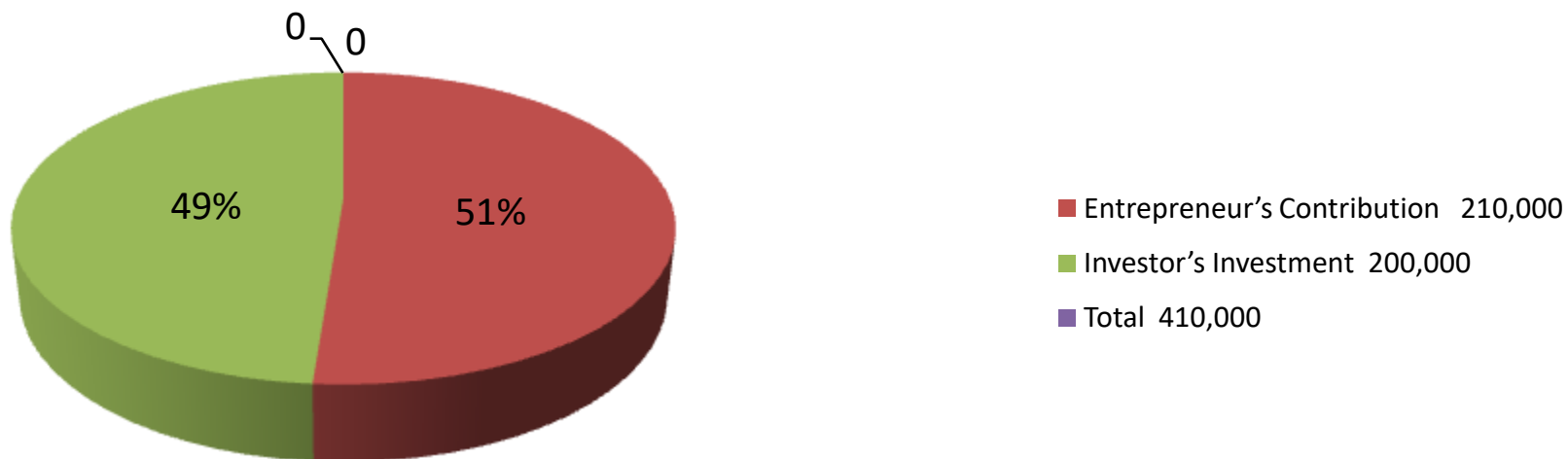
Business Name	:	JONY TAILORS & BOSTROBITAN
Location	:	Jinjira, Birulia, Saver, Dhaka.
Total Investment in BDT	:	BDT 4,10,000/-
Financing	:	Self BDT 2,10,000(from existing business) 51% Required Investment BDT 2,00,000 (as equity) 49%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft. x 20 ft. = 200 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Cloth & Tailoring Business.▪The business is operating by entrepreneur. Existing 1 Employees.▪The business is under renting.▪Collects goods from Dhaka Islampur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloth & Tailoring item	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Cloth & Tailoring item	2100	63000	756000
Total variable Expense (B)	2,100	63000	756000
Contribution Margin (CM) [C=(A-B)	900	27000	324000
Less Variable Expense			
Rent		2,000	24000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		12,100	145200
Net Profit (E)= [C-D]		14,900	178800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Yard Cloth	1000	50	50,000	1000	50	50,000	100,000
Three Pcs	80	700	56,000	100	700	70,000	126,000
Sharee	70	500	35,000	50	500	25,000	60,000
Lunggi	70	300	21,000	80	300	24,000	45,000
Yarn	0	0	4,000	0	0	0	4,000
Baby item	0	0	0	0	0	25,000	25,000
Others	0	0	10,000	0	0	6,000	16,000
Swing Machine	2	7000	14,000	0	0	0	14,000
Advanced	0	0	20,000	0	0	0	20,000
Total	0	0	210,000	0	0	200,000	410,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Parts item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Parts item	2800	84000	1008000	1058400	1111320
			0		
Total variable Expense (B)	2,800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000	453600	476280
Less Variable Expense			0		
Rent		2,000	24000	24,000	24000
Electricity bill		1200	14400	14900	15400
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		3000	36000	36000	36000
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		12,700	152,400	153,500	154600
Net Profit (E)= [C-D]		23300	279600	300,100	321680
Investment Payback			80,000	80,000	80,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	279,600	300,100	321680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		199,600	419700
	Total Cash Inflow	479600	499700	741380
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	199,600	419700	661380

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 6 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Saver, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

বিসমমুহুরি রাহমানির রাহিম

জনি টেইলার্স এন্ড বস্ত্র বিতান

জনি



এখানে সুলভ মূল্যে, শাড়ী, লুঙ্গী
শার্ট, প্যান্ট, গেঞ্জি, গামসা, তোয়ালে
ওড়না, থ্রি-পিছ, বোরকা, শার্ট পিছ
প্যান্ট পিছ, থান কাপড়, সীট কাপড়
বেড সিড ইত্যাদি পাওয়া যায়।



এখানে শ
বোরকা
কাপড়

জিনজিরা, বিরুলিয়া, সাভার, ঢাকা। মোবাঃ ০১৯২০-৮৮৮১২৯, ০১

কি...
কি...



বিসম্বাহির রাহমানির রাহিম

জনি টেইলার্স এন্ড বস্ত্র বিতান

জনি

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এখানে
বোরকা
কাপড়













জনি টেইলার্স এন্ড বস্ত্র



এখানে সুলভ মূল্যে, শাড়ি
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বেড সিট ইত্যাদি পাওয়া যা

বিলুপিয়া, বিলুপিয়া, লাকার, ঢাকা। মোবাইল

জনি



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FAMILY PICTURE