

# Proposed NU Business Name: BPL TAILORS & CLOTH STORE



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Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>AFZAL</b>
Age	:	15-10-1991 ( 26 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 Dauther 0 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Gopinathpur ,P.O: Sonotiabazer ,P.S: Jamalpur, Dist: Jam,alpur.

<b>Parent's and GB related Info</b>		<input checked="" type="checkbox"/> <span style="margin-left: 150px;"><input type="checkbox"/></span>
(i) Who is GB member	:	Mother <span style="margin-left: 100px;">Father</span>
(ii) Mother's name	:	HONUFA
(iii) Father's name	:	ROHIS UDDIN
(iv) GB member's info	:	Branch: Dikpaite, Centre # 47 (Female), Member ID:4309/1 , Group No: 13 Member since: 01-01-2015 ( 3Years) First loan: BDT = 5,000/= Last Loan = 80,000/=
<b>Further Information:</b>	:	Outstanding loan:= 80,000/=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA TMSS BURO, 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 & Skill	:	05years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01883-033307
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HONUFA** joined Grameen Bank since 03 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	BPL TAILORS & CLOTH STORE
Location	:	Sonotia bazer, jamalpur
Total Investment in BDT	:	BDT 267,000/-
Financing	:	Self BDT 217,000/- (from existing business) 81 % Required Investment BDT 50,000/- (as equity) 19 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 30 ft=300 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; etc. cloth, three piece,etc</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>three</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from .Jamalpur</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
buscut,oill,sap,chanachur	5,000	150,000	1,800,000
servics	800	24,000	288,000
<b>Total Sales (A)</b>	<b>5,800</b>	<b>174,000</b>	<b>2,088,000</b>
<b>Less. Variable Expense</b>			
buscut,oill,sap,chanachur	4,300	129,000	1,548,000
<b>Total variable Expense (B)</b>	<b>4,300</b>	<b>129,000</b>	<b>1,548,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		1200	14,400
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		27000	324,000
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>35,200</b>	<b>422,400</b>
<b>Net Profit (E) [C-D]</b>		<b>9,800</b>	<b>117,600</b>

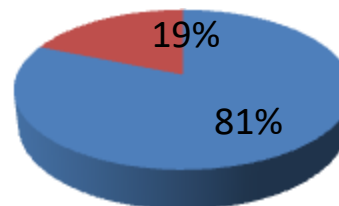
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
pant pes	80p	400	32000	pant pes	50p	400	20,000	52,000
shat pes	120p	500	60000	shat pes			0	60,000
theer pes	150	300	45000	theer pes			0	45,000
goes kapor	200g	50	10000	goes kapor			0	10,000
	50p		0				0	0
	4b		0				0	0
	1b		0				0	0
	0		0	0			0	0
	0		0	0			0	0
Others			15000	Others			0	15,000
Secuirity of Shop			30000					30,000
Machinaries	5p	5000	25000	Machinaries	1p	30,000	30,000	55,000
<b>Total</b>			<b>217,000</b>				<b>50,000</b>	<b>267,000</b>

## Source of Finance

■ Entrepreneur's contibution 217000

■ Investor's Investment 50000

■ Total 267000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
buscut,oill,sap,chanachur	6,000	180,000	2,160,000	2,268,000
servics	800	24,000	288,000	302,400
<b>Total Sales (A)</b>	<b>6,800</b>	<b>204,000</b>	<b>2,448,000</b>	<b>2,570,400</b>
<b>Less. Variable Expense</b>				
buscut,oill,sap,chanachur	5,200	156,000	1,872,000	1,965,600
<b>Total variable Expense (B)</b>	<b>5,200</b>	<b>156,000</b>	<b>1,872,000</b>	<b>1,965,600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity Bill		1320	15,840	16,632
Transportation		550	6,600	6,930
Salary (self)		5,000	60,000	60,000
Salary (staff)		27,000	324,000	324,000
Entertainment		220	2,640	2,772
Graud Bill		0	0	0
Generator Bill		0	0	0
Mobile Bill		315	3,780	3,969
<b>Non Cash Item</b>				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>35,405</b>	<b>424,860</b>	<b>426,303</b>
<b>Net Profit (E) [C-D)</b>		<b>12,595</b>	<b>151,140</b>	<b>178,497</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	151,140	178,497
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		121,140
	<b>Total Cash Inflow</b>	<b>201,140</b>	<b>299,637</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,140</b>	<b>269,637</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 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







# FAMILY PICTURE

