

Proposed NU Business Name: **ZINNATUN TAYLORS**



Project identification and prepared by: Md . Sahjamal Sirazi
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. ZINNATUN NESA
Age	:	31-12-1999 (17Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill: Mollapara , P.O: Satbaria , P.S: Puthia, Dist: Rajshahi
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. SOBIA BEGOM
(iii) Father's name	:	MD. MOJJAMEL HOQUE
(iv) GB member's info	:	Branch: Shilmaria , Puthia, Centre # 97 (Female), Member ID: 11203, Group No: 08 Member since: 2000 (17Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: 11,580
(v) Who pays GB loan installment	:	Fathers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mango garden
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-853730
Father's Contact No.	:	01931-655367
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOBIA BEGOM joined Grameen Bank since 17 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ZINNATUN TAYLORS
Location	:	Mollapara , Puthia ,Rajshahi
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT-30,000/-(from existing business)38% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments and Taylors etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is self .▪Collects goods from Mollapara.▪Agreed grace period is 3 months.

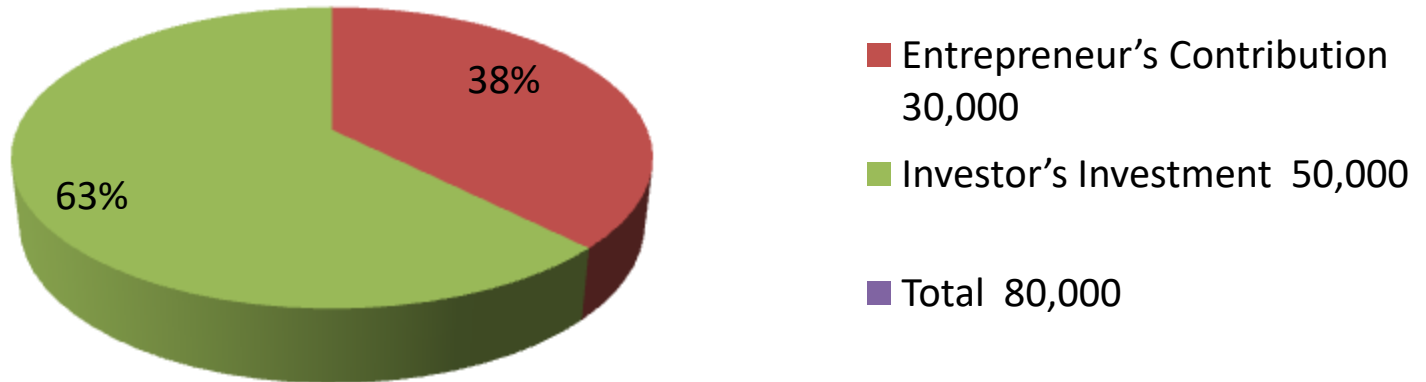
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments & Taylors	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Garments & Taylors	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
Taylors to Income	200	6,000	72,000
	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		400	4,800
Salary (self)		4,000	48,000
Entertainment		200	2,400
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		3,800	45,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt (10x300)	3,000	20,000	23,000
Than cloth (12x1,200)	14,400	15,000	29,400
Sewing Meshing (2x4,000)	8,000	-	8,000
Others Cloth	4,600	-	4,600
Pant Piece	-	15,000	15,000
Total	30,000	50,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Garments	1,350	40,500	486,000	510,300	535,815
Total variable Expense (B)					
Taylor's to Income	200	6,000	72,000	75,600	79,380
	150	4,500	54,000	56,700	59,535
Contribution M.(CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
Electricity Bill		400	4,800	5,040	5,292
Transportation		500	6,000	6,300	6,615
Salary (self)		4,000	48,000	48,000	,48000
Entertainment		200	2,400	2,400	2,400
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		5,500	66,000	66,720	67,476
Net Profit (E) [C-D]		5,000	60,000	65,580	71,439
Investment Payback			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	60,000	65,580	71,439
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	40,000	45,580
	Total Cash Inflow	110,000	105,580	117,019
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	40,000	85,580	97,019

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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













গ্রাম: মোল্লাপাড়া, পো:
য়ন করিতে যে, গ্রামীন
সমিতির ৯৭/ম: কেন্দ্রে

নিবন্ধন বহি নং-

নিবন্ধন তারিখ :

নিবন্ধন নং-

ব্যক্তিগত পরি

