

Proposed NU Business Name: **SHAMIM TAILORS**



Project identification and prepared by: Md Ataur Rahman,
Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMIM
Age	:	15-06-1985(32 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	2 DAUGHTERS
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Ghonarchala, P.O: Kochua, P.S: Sakhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	AMBIA
(iii) Father's name	:	LAL MIAH
(iv) GB member's info	:	Branch: Kalia ; Centre # 19(male), Member ID: 1834; Group No: 02 Member since: 02-05-1993 – 2000 (07 Years) First loan: BDT 15000/-
Further Information:		Existing loan: BDT 80000/- ; Outstanding loan: BDT nil
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has NO training business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-065642
Father's Contact No.	:	01731-156880
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA joined Grameen Bank since 07 years ago. At first she took 15000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAMIM TAILORS
Location	:	Boro chouna Bazar, Shakhipur, Tangail
Total Investment in BDT	:	BDT 366000 /-
Financing	:	Self BDT 286000 (from existing business) 78% Required Investment BDT 80,000 (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	22 ft x 20 ft = 440 square ft
Implementation	:	<ul style="list-style-type: none">▪ The shop is planned to be scaled up by investment in existing like, Tailoring Business.▪ The farm is Rented.▪ The shop is operating by entrepreneur.▪ Existing 5 employees.▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months.

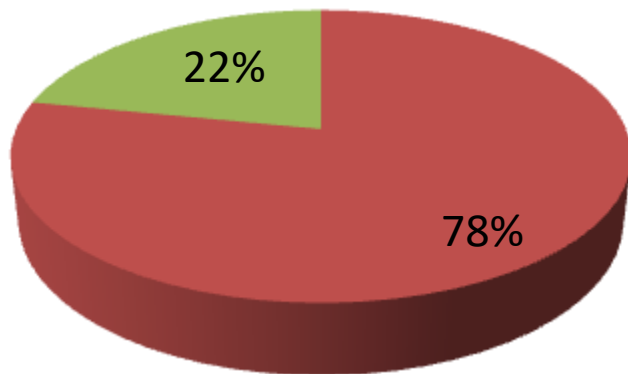
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
cloth item	6940	208200	2498400
Total sales (A)	6940	208200	2498400
Less Variable Exp.			
cloth item	5205	156150	1873800
Total Variable exp. (B)	5205	156150	1873800
Contribution Margin CM [C= (A-B)]	1735	52050	624600
less fixed exp.			
Rent		2000	24000
Electricity bill		300	3600
Transportation		3000	36000
Salary (self)		5000	60000
Salary (staff)		29000	348000
Entertainment		1500	18000
Genaretor		150	1800
Mobile		300	3600
total fixed cost (D)		41250	495000
Net profit (E) [C-D]		10800	129600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shirt pcs	82	250	20,500	80	250	20,000	40,500
Pant pcs	100	290	29,000	102	300	30,600	59,600
three pcs cloth	52	700	36,400	42	700	29,400	65,800
Print cloth	2000	35	70,000			0	70,000
Machine	1100	45	49,500			0	49,500
Others	5	5000	25,000			0	25,000
Security	70	80	5,600			0	5,600
Total	3409		286,000	224		80,000	366,000

Source of Finance



■ Entrepreneur's Contribution 286,000

■ Investor's Investment 80,000

■ Total 366,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
cloth item	7860	235800	2829600	2971080	3119634
Total Sales (A)	7860	235800	2829600	2971080	3119634
less variable Expenses					
cloth item	5895	176850	2122200	2228310	2339726
Total variable Expenses (B)	5895	176850	2122200	2228310	2339726
Contribution Margin (CM)= (A-B)	1965	58950	707400	742770	779908.5
Less Fixed Expenses					
Rent		2000	24000	24000	24000
Electricity bill		300	3600	3600	3600
Transportation		3300	39600	39600	39600
Salary (self)		5000	60000	60000	60000
Salary (staff)		29000	348000	348000	348000
Entertainment		1550	18600	18600	18600
Genaretor		200	2400	2400	2400
Mobile		400	4800	4800	4800
Total Fixed Cost		41750	501000	501000	501000
Net Profit (E) (C-D)		17200	206400	241770	278908.5
Investment Payback			32000	32000	32000

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	80,000		
1.2	Net Profit	206,400	241,770	278908.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		174,400	384170
	Total Cash Inflow	286400	416170	663078.5
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	174,400	384170	631078.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 05 Family:0
Others:0 Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Nalua Bazar, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures







BUTTERFLY
Sewing Machine

BUTTERFLY
Sewing Machine

BUTTERFLY
Sewing Machine

BUTTERFLY
Sewing Machine

Handwritten text on a poster or sign, partially obscured and difficult to read.







FAMILY PICTURE

