

Proposed NU Business Name: **SHAHIN TAILORS & FABRICS**



Project identification and prepared by: Md Habibullah,
Kaligonj Unit, Gazipur

Project verified by: Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ISRAFIL HOSSAIN SHAHIN
Age	:	15-11-1995 (22 Years)
Education, till to date	:	Class 9
Marital status	:	Single
Children	:	-
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: Vadun, P.O: Pubail, P.S: Gazipur Sadar, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SETU
(iii) Father's name	:	MD SHOFIUL ISLAM
(iv) GB member's info	:	Branch: Pubail Gazipur, Centre # 06 (Female), Member ID: 1353/1, Group No: 05 Member since: 03-05-2013 (04 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 16,920/-
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709-236309
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SETU joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAHIN TAILORS & FABRICS
Location	:	Vadun Bazaar, Gazipur Sadar
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 205,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 11 ft= 110 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a tailors shop.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Gazipur.▪The shop is rented.▪Agreed grace period is 3 months.

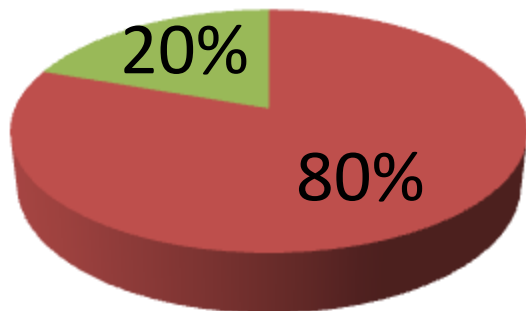
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Fashion item	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Fashion item	85,000	1,020,000
Total variable Expense (B)	85,000	1,020,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	500	6,000
Rent	1,500	18,000
Total fixed Cost (D)	8,500	102,000
Net Profit (E) [C-D]	6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pant piece	50	500	25,000	100	500	50,000	75,000
Shirt piece	200	400	80,000	0	0	0	80,000
Three piece	50	600	30,000	0	0	0	30,000
Yard Cloth	1	35000	35,000	0	0	0	35,000
Security	1	35000	35,000	0	0	0	35,000
Total	302	71500	205,000	100	500	50,000	255,000

Source of Finance



■ Entrepreneur's Contribution 205,000

■ Investor's Investment 50,000

■ Total 255,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Fashion item	130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)	130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense				
Fashion item	110,500	1,326,000	1,392,300	1,461,915
Total variable Expense (B)	110,500	1,326,000	1,392,300	1,461,915
Contribution Margin (CM) [C=(A-B)]	19,500	234,000	245,700	257,985
Less. Fixed Expense				
Electricity Bill	1,000	12,000	13,000	13,500
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	800	9,600	11,500	12,500
Rent	1,500	18,000	18,000	18,000
Total Fixed Cost	8,900	106,800	110,500	112,500
Net Profit (E) [C-D]	10,600	127,200	135,200	145,485
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	127,200	135,200	145,485
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		107,200	222,400
	Total Cash Inflow	177,200	242,400	367,885
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	107,200	222,400	347,885

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

বিস্মিতকৃতিক বাহুমানিক কাকিতম

শাহীন টেইলার্স এন্ড ফেব্রিক্স

লেডিস এন্ড জেন্টস্

এস এ সুপার মার্কেট, পূবাইল কলেজ পেইট, গাজীপুর। মোবাঃ 01826-620210, 01709-236309







মান টেক্সটাইল এন্ড ফেব্রিক
ফেকটিস
সংস্পর্ক ০১৪২৬-৬২০২১০, ০১৭০১-২৩৬৩০৯



FAMILY PICTURE



FAMILY PICTURE