

Proposed NU Business Name: **SHAHINUR TAILORS**



Project identification and prepared by: MD. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SHAHINUR
Age	:	04/05/1987 (30Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	NILL
No. of siblings:	:	1 Brother
Address	:	Vill: Hailjor P.O: Rayed, P.S: Kapashia 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	:	MINARA KHATUN
(iii) Father's name	:	TOMIJ UDDIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 51(Female), Member ID: 5195/1, Group No: 09 Member since: 04/05/2010 to 2018 (08Years) First Loan: BDT 10,000 /-, Existing Loan:BDT 30,000/- Outstanding Loan: Nill-
Further Information:		
(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	:	4 years experience in running business. He has 3 years training.
Other Own/Family Sources of Income	:	Forenner.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-536484
Family's Contact No.	:	01758-826274
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Sreepur Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINARA KHATUN joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

Business Name	:	SHAHINUR TAILORS
Location	:	Hailjor South Para.
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/- (from existing business) 47% Required Investment BDT 50,000/- (as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 08 ft = 80 sq. ft
Security of the shop	:	none
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Than Cloth,Goge Cloth, Three Piece,Orna etc. ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪He is doing his business in rented place. ▪Collects goods from Islampur, Baburhat, Narsinghdi. ▪Agreed grace period is 3 months.

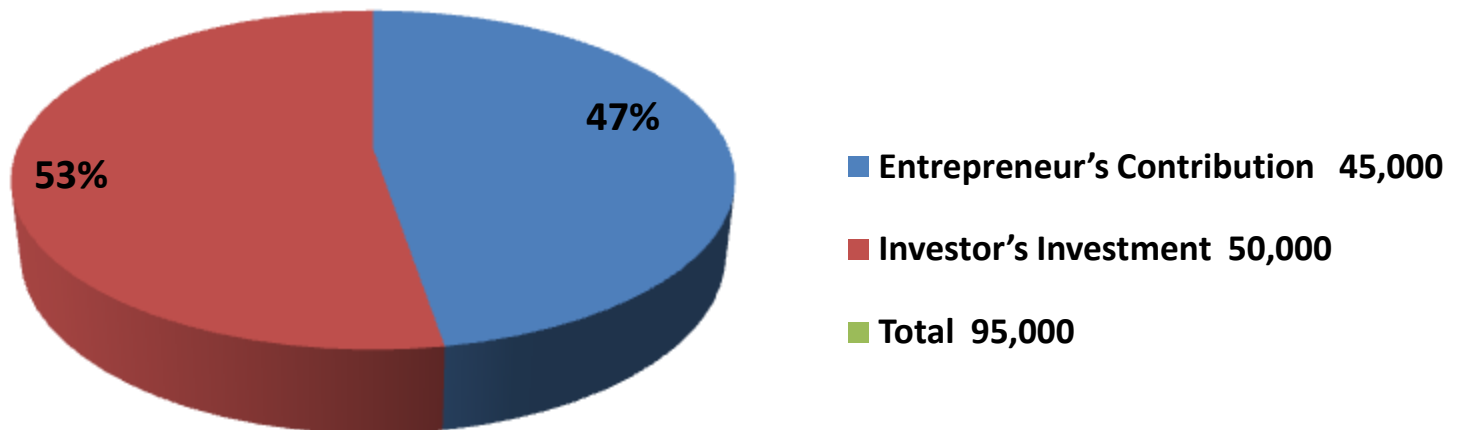
Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Than Cloth,Goge Cloth, Three Piece,Orna	2000	60000	720000
		0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)		0	0
Than Cloth,Goge Cloth, Three Piece,Orna	1500	45000	540000
Total Variable Expense		0	0
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		4000	48000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		5250	63000
Net Profit (E)= [C-D]		9750	117000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Than Cloth	200	55	11,000	125	55	6,875	17,875
Goge Cloth	250	52	13,000	150	52	7,800	20,800
Three Piece	15	650	9,750	25	650	16,250	26,000
Orna	25	70	1,750	80	70	5,600	7,350
Borkha	5	700	3,500	10	700	7,000	10,500
Others			6,000			6,475	12,475
TOTAL			45,000			50,000	95,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile, charger, battery, headphone, cable,memory card etc.	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)	0	0	0	0	0
Than Cloth,Goge Cloth, Three Piece,Orna	2250	67500	810000	850500	893025
Total Variable Expense	0	0	0	0	0
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		300	3600	3700	4000
Transportaion		800	9600	10080	10584
Salary (Self)		4000	48000	48000	48000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		5600	67200	67880	68784
Net Profit (E)= [C-D]		16900	202800	212940	223587
Investment Pay Back			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	202,800	212940	223587
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		182800	375740
	Total Cash Inflow	252,800	395,740	599,327
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	182,800	375,740	579,327

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bir Ujili Bazar.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

