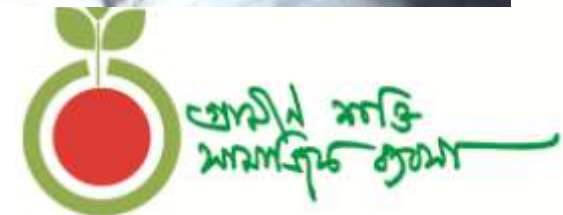


Proposed NU Business Name: **SABINA TAILORS**



Project identification and prepared by: Md Sujon Hossain,  
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



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

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MST.SABINA KHATUN</b>
Age	:	25-12-1999 (18 Years)
Education, till to date	:	Class- Eight
Marital status	:	Married
Children	:	No
No. of siblings:	:	02 Brother 01 sister
Address	:	Vill: Keuti, P.O : koraleha , P.S: modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST.SALEHA BUGUM</b>
(iii) Father's name	:	<b>MD.SHAHJAHAN ALI</b>
(iv) GB member's info	:	Branch: Sandanpur, Centre # 11 (male), Member ID: 1942/1, Group No: 05 Member since: 08-07-2000 (17 Years) First loan: 2000 taka. Existing loan: 45,000 taka Outstanding loan: 44,148 taka.
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	:	03 years experience in running business. He has training 06 month.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01762-250766
Mother's Contact No.	:	01736-984142
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.SALEHA BEGUM** joined Grameen Bank since 17 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

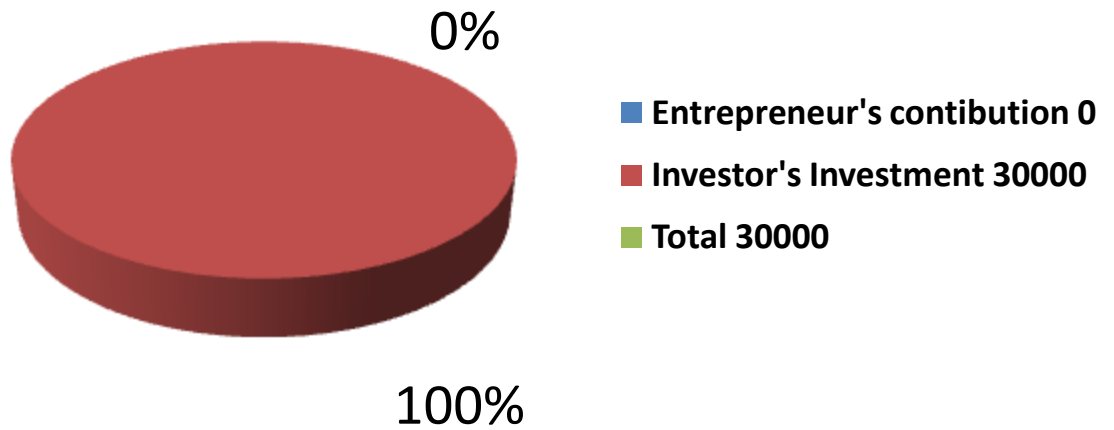
Business Name	:	<b>SABINA TAILORS</b>
Location	:	Keuti gorur ghatpar,Koraleha bazar,modhupur,Tangail.
Total Investment in BDT	:	BDT :30,000/-
Financing	:	Self BDT ,000 (from existing business) 0% Required Investment BDT 30,000(as equity) 100%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	15ft x 08ft= 120square ft
Security of the shop	:	000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; than kapar etc.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The business is Own.</li> <li>▪Collects goods from korelaha bazar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
than kapor others	800	24000	288000
	0	0	0
<b>Total Sales(A)</b>	<b>800</b>	<b>24000</b>	<b>288000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
than kapor others	640	19200	230400
<b>Total Variable Expense</b>	<b>640</b>	<b>19200</b>	<b>230400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>160</b>	<b>4800</b>	<b>57600</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		100	1200
Transportaion		0	0
Salary (Self)		3000	36000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
<b>Total Fixed Cost (D)</b>		<b>3300</b>	<b>39600</b>
<b>Net Profit (E)= [C-D]</b>		<b>1500</b>	<b>18000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
			0	than kapor purchase			40,000	40,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0				0	0
	0		0				0	0
Others			0	Others			0	0
Security of Shop			0				0	0
Machinaries			0				0	0
<b>Total</b>			<b>0</b>				<b>30,000</b>	<b>30,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
than kapor others	1000	30000	360000	378000	396900
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Variable Expense (B)</b>					
than kapor others	800	24000	288000	302400	317520
<b>Total Variable Expense</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>6000</b>	<b>72000</b>	<b>75600</b>	<b>79380</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		100	1200	1500	1800
Transportaion		0	0	0	0
Salary (Self)		3000	36000	36000	36000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>3300</b>	<b>39600</b>	<b>40000</b>	<b>40400</b>
<b>Net Profit (E)= [C-D]</b>		<b>2700</b>	<b>32400</b>	<b>34020</b>	<b>35721</b>
<b>Investment Pay Back</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	32,400	34020	35721
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		20400	42420
	<b>Total Cash Inflow</b>	<b>62,400</b>	<b>54,420</b>	<b>78,141</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12000	12000	12000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>20,400</b>	<b>42,420</b>	<b>66,141</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Keuti gorur ghat  
par,koraleha bazar,modhupur, Tangail  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

