

Proposed NU Business Name: **SHOPNO SHARI KUTIR AMBOTARI & TAILORS**



Project identification and prepared by: Md. Shahadat Hossen  
Dhonbari Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



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

Name	:	<b>SHARMIN AKTER REKHA</b>
Age	:	03-10-1981(36 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Son & 02 Daughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Shingat, P.O: Dhonbari, P.S: Dhonbari, 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>SHAHARA BEGUM</b>
(iii) Father's name	:	<b>MD. JULHASH MIAH</b>
(iv) GB member's info	:	Branch: Chalash Modupur, Centre # 61(Female), Member ID: 5149/1, Group No: 06 Member since: 29-01-02-2002 (14 Years) First loan: BDT 3,000
Further Information:		Existing Loan:10,000 -/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-540809
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHARA BEGUM** joined Grameen Bank since 14 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHOPNO SHARI KUTIR AMBOTARI &amp; TAILORS</b>
Location	:	Dhonbari Shomobai Market,Dhonbari
Total Investment in BDT	:	BDT 7,90,000/-
Financing	:	Self BDT 6,90,000/-(from existing business) 87% Required Investment BDT 1,00,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 30 ft= 900 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing 05 employes.</li><li>▪Collects goods from Dhaka</li><li>▪The Shop is rented</li><li>▪Agreed grace period is 3 months.</li></ul>

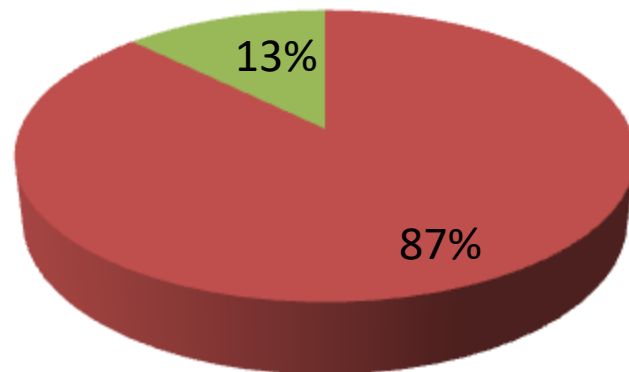
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Shari,Lungi,Pant pitch,Shart pitch ,Three pitch	6500	195000	2340000
Total Sales(A)	6500	195000	2340000
Less Variable Expense (B)			
Shari,Lungi,Pant pitch,Shart pitch ,Three pitch	4875	146250	1755000
Total Variable Expense	4875	146250	1755000
Contributon Margin (CM) [C=(A-B)]	1625	48750	585000
Less Fixed Expense			
Rent		4800	57600
Electric Bill		900	10800
Transportaion		2000	24000
Salary (Self)		5000	60000
Entertainment		700	8400
Salary (Self)		25000	300000
Generator		200	2400
Mobil Bill		200	2400
Total Fixed Cost (D)		38600	463200
Net Profit (E)= [C-D]		10150	121800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shari	200	500	100000	80	500	40000	140000
Lungi	100	400	40000	50	400	20000	60000
Pant Pitch	100	400	40000	40	400	16000	56000
Shari Pitch	200	300	60000	70	300	21000	81000
Three Pitch	100	500	50000				50000
Security			400000				
Others						3000	
<b>Total</b>	<b>400</b>		<b>690000</b>	<b>240</b>		<b>100,000</b>	<b>790,000</b>

## Source of Finance



- Entrepreneur's Contribution  
690,000
- Investor's Investment 100,000
- Total 790,000

Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Shari,Lungi,Pant pitch,Shart pitch ,Three pitch	7800	234000	2808000	2948400
<b>Total Sales(A)</b>	<b>7800</b>	<b>234000</b>	<b>2808000</b>	<b>2948400</b>
<b>Less Variable Expense (B)</b>				
Shari,Lungi,Pant pitch,Shart pitch ,Three pitch	5850	175500	2106000	2211300
<b>Total Variable Expense</b>	<b>5850</b>	<b>175500</b>	<b>2106000</b>	<b>2211300</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1950</b>	<b>58500</b>	<b>702000</b>	<b>737100</b>
<b>Less Fixed Expense</b>				
Rent		4800	57600	57600
Electric Bill		900	10800	11100
Transportaion		2000	24000	288000
Salary (Self)		5000	60000	60000
Salary (Staff)		25000	300000	300000
Entertainment		700	8400	8400
Generator		200	2400	2400
Mobil Bill		200	2400	2500
<b>Total Fixed Cost (D)</b>		<b>38600</b>	<b>463200</b>	<b>727600</b>
<b>Net Profit (E)= [C-D]</b>		<b>19900</b>	<b>238800</b>	<b>250740</b>
<b>Investment Pay Back</b>			<b>60,000</b>	<b>60,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	238,800	250740
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		198800
	<b>Total Cash Inflow</b>	<b>338,800</b>	<b>449,540</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>198,800</b>	<b>409,540</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures

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# FAMILY PICTURE

