

## Proposed NU Business Name: **SHILPI TAILORS**



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Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



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

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

Name	:	<b>ANOWARA BEGUM</b>
Age	:	28-02-1984( 34 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	1 Son,1 Daughter
No. of siblings:	:	04 Sisters, 02 Brother
Address	:	Vill:Chitholia, P.O:Sholia, P.S: Porshuram, Dist: Feni.
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>REZIA BEGUM</b>
(iii) Father's name	:	<b>LATE.NURUL ISLAM</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 25(Female), Member ID:6533, Group No: 04 Member since: 10-05-2008-2013 First loan: BDT 5,000/- Existing loan: BDT 000/- Outstanding loan:000/-
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	16 Year 01 Year
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-671408
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REZIA BEGUM** joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

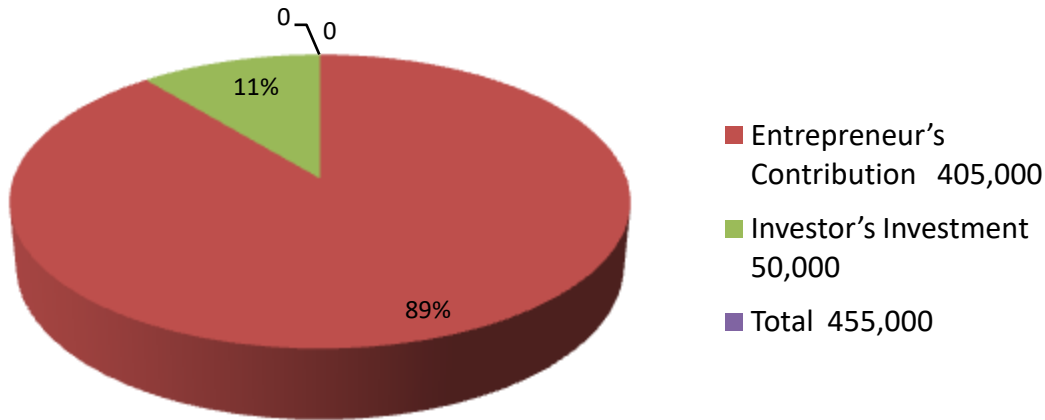
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHILPI TAILORS</b>
Location	:	Anowara shopping complex main rood, ,Porshuram,Feni.
Total Investment in BDT	:	BDT 4,55,000/-
Financing	:	Self BDT 4,05,000(from existing business) 77% Required Investment BDT,50,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft. = 200square ft
Security of the shop	:	1,80,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Borka,three pics,than kapor,orna,Others..</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 05 employee.</li> <li>▪He is doing his business in renting place.</li> <li>▪Collects goods from Feni.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
burqa,threepis,than kapor,orana,hijab,other	5000	150000	1800000
	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
burqa,threepis,than kapor,orana,hijab,other	4000	120000	1440000
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>
<b>Less Fixed Expense</b>			
Rent		2500	30000
Electric Bill		1200	14400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		15000	180000
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>24900</b>	<b>298800</b>
<b>Net Profit (E)= [C-D]</b>		<b>5100</b>	<b>61200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
burqa	70,000	30,000	100,000
threepis	60,000	20,000	80,000
than kapor	30,000	0	30,000
orana	10,000	0	10,000
hijab	5,000	0	5,000
tangail sari	20,000	0	20,000
garment samagri	30,000	0	30,000
security	180,000	0	180,000
		0	0
<b>Total</b>	<b>405,000</b>	<b>50,000</b>	<b>455,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
burqa,threepis,than kapor,orana,hijab,other	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>					
Hen,food	4800	144000	1728000	1814400	1905120
<b>Total Variable Expense</b>	<b>4800</b>	<b>144000</b>	<b>1728000</b>	<b>1814400</b>	<b>1905120</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
<b>Less Fixed Expense</b>					
Rent		2500	30000	30000	30000
Electric Bill		1200	14400	14700	15000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>24900</b>	<b>298800</b>	<b>299380</b>	<b>299969</b>
<b>Net Profit (E)= [C-D]</b>		<b>11100</b>	<b>133200</b>	<b>139860</b>	<b>146853</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	133,200	139860	146853
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		113200	233060
	<b>Total Cash Inflow</b>	<b>183,200</b>	<b>253,060</b>	<b>379,913</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>113,200</b>	<b>233,060</b>	<b>359,913</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Anowara shopping complex  
main rood,parshoram,feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

