

Proposed NU Business Name: **SMART TAILORS**



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

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHARIF
Age	:	10-03-1987 (30 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Betua, P.O: Kaliganj, P.S: Kaliganj, 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	:	HELENA
(iii) Father's name	:	AWAL
(iv) GB member's info	:	Branch: Kaliganj, Centre # 47 (Female), Member ID: 7575, Group No: 10 Member since: 20/01/2005-2017 (12 Years) First loan: BDT 5,000 /- Last Loan: BDT 10,000 /- , Outstanding loan: Nil
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	:	08 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.	:	01849-983263
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HELENA joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

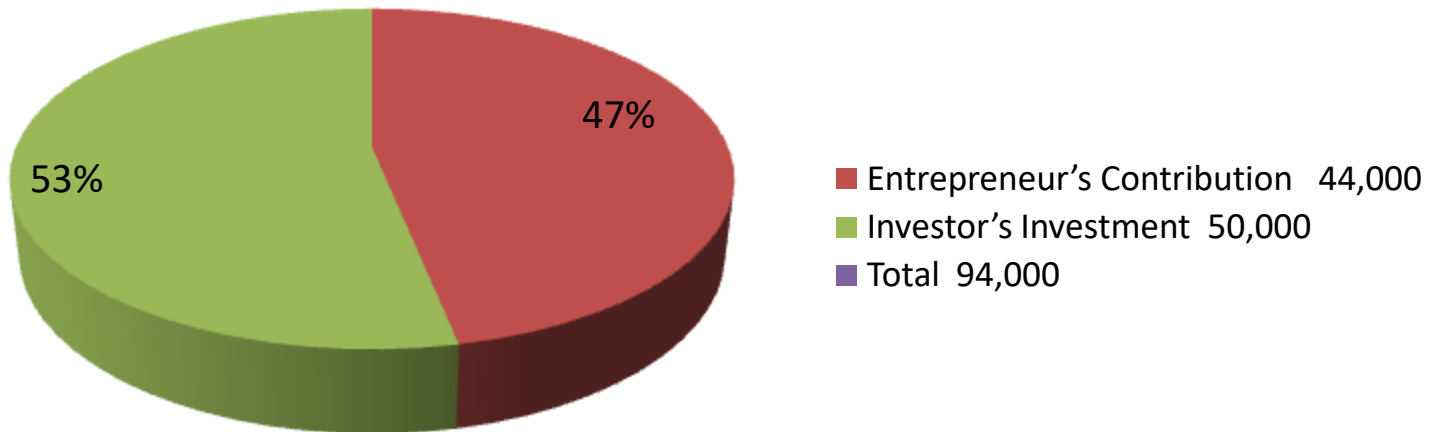
Business Name	:	SMART TAILORS
Location	:	Betua, Kaliganj
Total Investment in BDT	:	BDT 94,000
Financing	:	Self BDT 44,000(from existing business) 47% Required Investment BDT 50,000(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft=150 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Shirt piece, Pant piece etc.▪Average 30% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Kaliganj.▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Three piece, Pant piece	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Three piece, Pant piece	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		7500	90000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Three Piece	20	500	10,000	50	1,000	50,000	60,000
Pant Piece	5	800	4,000			0	4,000
Calf	1	30000	30,000			0	30,000
	26		44,000			50,000	94000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Three piece, Pant piece	2200	66000	792000	831600	873180
	0	0	0	0	0
Total Sales(A)	2200	66000	792000	831600	873180
Less Variable Expense (B)					
Three piece, Pant piece	1540	46200	554400	582120	611226
Total Variable Expense	1540	46200	554400	582120	611226
Contributon Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6000	72000	72400	72800
Net Profit (E)= [C-D]		13800	165600	173880	182574
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	165,600	173880	182574
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		145600	299480
	Total Cash Inflow	215,600	319,480	482,054
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	145,600	299,480	462,054

SWOT ANALYSIS

STRENGTH

Employment: Self: 1, Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

