

Proposed NU Business Name: **SATHI TAILORS**



Project identification and prepared by: Md Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST REHANA BEGUM
Age	:	05-07-1984 (32 Years)
Education, till to date	:	Class Four
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Brothers & 3 Sisters.
Address	:	Vill: Dhuligora, P.O: Borogobindapur, P.S: Kaliakoir 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	:	MST FUL KHATUN
(iii) Father's name	:	LATE MD RAHAZ UDDIN
(iv) GB member's info	:	Branch: Mouchak, Kaliakoir Centre # 26(Female), Member ID:2009/1 , Group No: 01 Member since: 20-01-2009 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: BDT 13295
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. (8 years in Own business & 2 years in as apprentice. He has 1 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793370369
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST FUL KHATUN joined Grameen Bank since 07 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	:	SATHI TAILORS
Location	:	Chandara
Total Investment in BDT	:	BDT 1,95,000/-
Financing	:	Self BDT 1,15,000/-(from existing business) 62% Required Investment BD 70,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 12 ft= 180 square ft
Security of the shop	:	BDT 80,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloths and clothing items etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Baburhat,Narshingdi,Karotia▪Agreed grace period is 3 months.

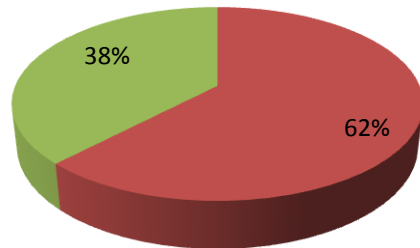
Existing Business

Paticular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloth items	2000	60000	720000
Sweing service	500	15000	
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Cloth items	1600	48000	576000
Sweing service	150	4500	54000
Total variable Expense (B)	1,750	52500	630000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Rent		1,800	21600
Electricity bill		400	4800
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		8000	96000
Entertainment		100	1200
Mobile bill		100	1200
Total fixed cost (D)		16,400	196800
Net Profit (E)= [C-D]		6,100	73200

Investment Breakdown

Particulars	Existing	Proposed	Total
3 Piece	30,000	30000	60000
Print cloth	26,000	10,000	36000
1 colour	12,500	5000	17500
Katan	6,000		6000
Borkha	7,100	10,000	17100
1 piece	6,000		6000
Ladies guaze scarf	960	10,000	10960
Scarf	1,440	5,000	6440
Fixed asset	25000		25000
Sewing machine	15000		15000
Singer sewing machine	6000		6000
	115,000	70,000	185000

Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 70,000
- Total 185,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cloth items	2800	84000	1008000	1058400
Sweing service	600			
Total Sales (A)	3400	102000	1224000	1058400
Less Variable Expense				
Cloth items	2240	67200	806400	846720
Sweing service	160	4800	57600	60480
Total variable Expense (B)	2,400	72000	864000	907200
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000
Less Variable Expense				
Rent		1,800	21,600	30,000
Electricity bill		500	6000	6200
Transportation		1,500	18000	18,500
Salary (Self)		5000	60000	60000
Salary(Staff)		8000	96000	96000
Entertainment		200	2400	2600
Mobile bill		200	2400	2500
Total fixed cost (D)		17,200	206400	215,800
Net Profit (E)= [C-D]		12800	153600	162,200
Investment Payback			42,000	42,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	153,600	162,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		111,600
	Total Cash Inflow	223600	273800
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	111,600	231800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

হমানির রাহীম

স্মার্থা

টেইলার্স

প্রোঃ রেহেনা আক্তার

এখানে লেডিস পোষাক
তৈরী করা হয়।



ইবাহীম আর্ট
০১৯১৪-৬৭৭৪৭১























(ইউপিএমনি স্লগম- ৩)

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
২ নং চাপ হাট ইউনিয়ন পরিষদ

কাল: মোকাম, গাজীপুর
ডানা সনদ

[বিধি-১, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]
(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং

নিবন্ধনের তারিখ: ০৮-১২-২০১১

সনদ ইস্যুর তারিখ: ০৮-১২-২০১১

জন্ম নিবন্ধন নম্বর:

নাম: মোসাঃ রেহানা বেগম

জন্ম তারিখ: ০৫-০৭-১৯৮৪

লিঙ্গ: নারী

পিতৃ ইচ্ছানাই উনিশ শত শ্রমিক
মুন্সিপুর

পিতার নাম: মোঃ রাহাত উদ্দিন

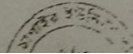
জাতীয়তা: বাংলাদেশী

মাতার নাম: মোসাঃ ফুল খাতুন

জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: ধুলিগড়া, বড়গোবিন্দপুর, কালিয়াকৈর, গাজীপুর।

(প্রস্তুতকারকের স্বাক্ষর ও নামসহ সীল)



০৮/১২/১১
(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)

FAMILY PICTURE

