Proposed NU Business Name: SHAHIN TAILORS



Project identification and prepared by: Md. Raju Ahmed, Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. ALAM		
Age	:	06-08-1982 (35 Years)		
Education, till to date	:	Class V		
Marital status	:	Married		
Children	:	2 Sons 3 Daughters		
No. of siblings:	:	2 Brother 3 Sisters		
Address	:	Vill: Somosabad, P.O: Nobabgonj, P.S: Nobabgonj, Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father ABEDON MD. ALI Branch: Kolakopa, Centre # 06(Female), Member ID: 2586/1, Group No: 06 Member since: 1999(17Years) First loan: BDT 5,000		
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 12520		
(v) Who pays GB loan installment (vi) Mobile lady	:	Father		
(vii) Grameen Education Loan	•	No 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	:	12 years experience in running business.
Training Info	:	He has 2 training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01936-763308
Mother's Contact No.	:	01942-514064
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ABEDON joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

F	Propose	ed	Nobin	Udyokta	Business	Info

•		
Business Name	••	SHAHIN TAILORS
Location	•	Vauyaleera bazar, Sholla road, nobabgonj
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/-(from existing business) 65%
		Required Investment BDT 80,000/-(as equity) 35%

Required Investment

Present salary/drawings : BDT 5,000/from business (estimates)

Proposed Salary

: BDT 5,000/
: 12ft x 12ft= 144square ft

: The business is planned to goods like; Tailoring etc.

-Average 25% gain on sale.

-The business is operatemployees.

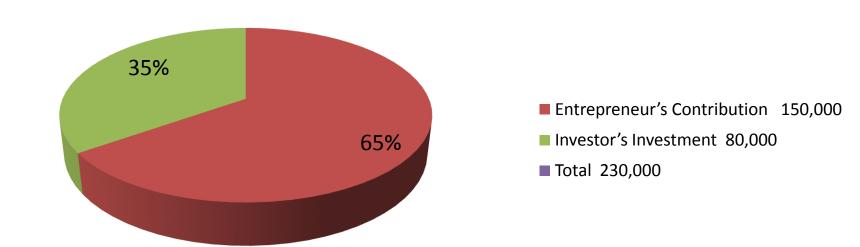
-The shop is rented.

■The business is planned to be scaled up by investment in existing ■The business is operating by entrepreneur. Existing ■Collects goods from Dhaka. Agreed grace period is 3 months.

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Pant, Shirt, Three-piece	2000	60000	720000			
Total sales (A)	2000	60000	720000			
Less Variable Exp.						
Pant, Shirt, Three-piece	1500	45000	540000			
Total Variable exp. (B)	1500	45000	540000			
Contribution Margin CM [C= (A-B)	500	15000	180000			
less fixed exp.						
Rent		2100	25200			
Electricity bill		200	2400			
Transportation		300	3600			
Salary (self)		5000	60000			
Salary (staff)		0	0			
Entertainment		200	2400			
Guard		0	0			
Genaretor		0	0			
Mobile		200	2400			
total fixed cost (D)		8000	96000			
Net profit (E) [C-D]		7000	84000			

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
long cloth			50,000	200	60	12,000	62,000
pant piece			15,000			0	15,000
Shirt piece			15,000			0	15,000
three- piece			20,000			43,000	63,000
Shari			30,000				
Lungi			20,000				20,000
Baby Cloth				50	500	25,000	
Total	0		150,000	200	60	80,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Pant, Shirt, Three-piece	2700	81000	972000	1020600
Total Sales (A)	2700	81000	972000	1020600
less variable Expenses				
Pant, Shirt, Three-piece	2025	60750	729000	765450
Total variable Expenses (B)	2025	60750	729000	765450
Contribution Margin (CM)= (A-B)	675	20250	243000	255150
Less Fixed Expenses				
Rent		2100	25200	25200
Electricity bill		200	2400	16000
Transportation		500	6000	7000
Salary (self)		5000	60000	60000
Salary (staff)		0	0	0
Entertainment		300	3600	3800
Guard		0	0	0
Genaretor		0	0	0
Mobile		300	3600	5000
Total Fixed Cost		8400	100800	117000
Net Profit (E) (C-D)		11850	142200	138150

48000

48000

Investment Payback

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	142,200	138,150
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		94,200
	Total Cash Inflow	222200	232350
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including		
2.3	Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
2	Net Cash Surplus	04.300	194250
3	iver casii surpius	94,200	184350

SWOT ANALYSIS

Strength

Employment: Self: 00 Family:0 Others:0

Experience & Skill: 12 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

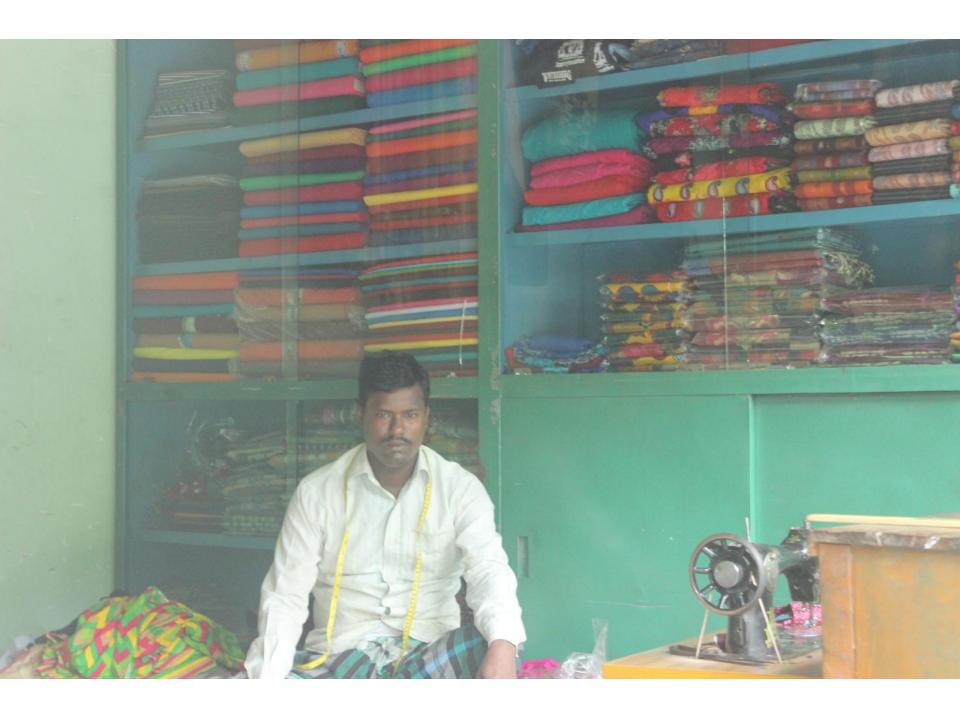






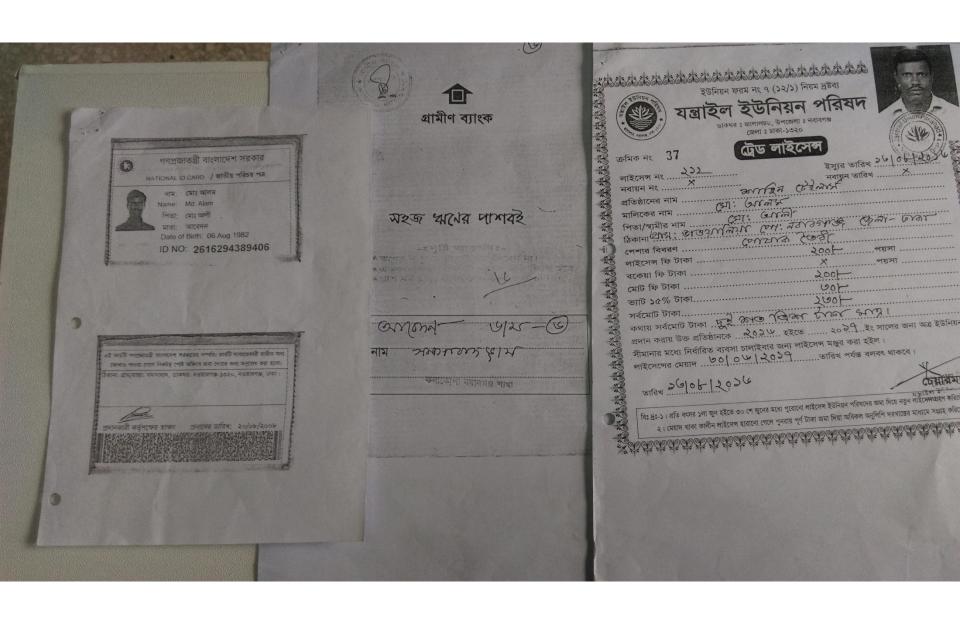












FAMILY PICTURE

