

Proposed NU Business Name: **SASJIDA TAILORS & CLOTH STORE**



Project identification and prepared by: Md. Shah-Alom,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. SABINA YESMIN
Age	:	03-02-1991(26 Years)
Education, till to date	:	Class: Nine
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Bother & 02 Sister
Address	:	Vill: Shekhar P.O: Kazipara, Thana: Kahalu Dist: Bogra
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 MERINA BIBI
(iii) Father's name	:	HUS, MD.ABDUL BATEN
(iv) GB member's info	:	Branch: Birkedar Kahalu , Centre # 20(Female), Member ID:1792/1 Group No: 02 Member since: 20-10-1995 (20 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 20,000, Outstanding loan: BDT: 15997
(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	:	05 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-433628
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.MERINA BIBI joined Grameen Bank since 19 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SANJIDA TAILORS & CLOTH STORE
Location	:	Shekhar,Kazipara,Kahalu
Total Investment in BDT	:	BDT 99,500/-
Financing	:	Self BDT 49,500/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 15 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Long cloth, Three Pice etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Dupchachia, Bogra▪Agreed grace period is 3 months.

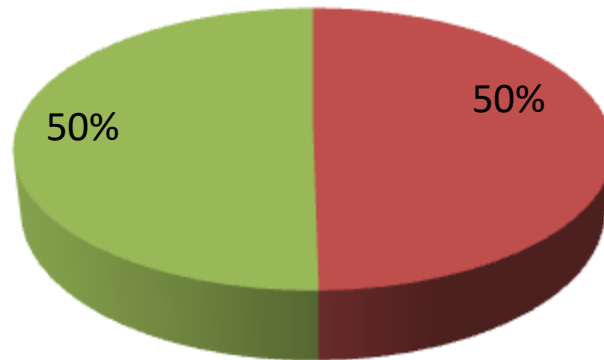
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Long cloth, Three Pice	2,000	60000	720000
Total Sales (A)	2,000	60000	720000
Less Variable Expense			
Long cloth, Three Pice	1600	48000	576000
Total variable Expense (B)	1,600	48000	576000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		50	600
Mobile bill		300	3600
Total fixed cost (D)		5,750	69000
Net Profit (E)= [C-D]		6,250	75000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
School Dresh cloth	200	30	6000	300	30	9000	15000
Long cloth Print	300	30	9000	400	30	12000	21000
Thre Pice	45	300	13500	50	300	15000	28500
Voyel Thin	100	55	5500	150	45	6750	12250
Voyel Fat	150	50	7500	150	40	6000	13500
Others	50	80	4000	50	25	1250	5250
Selai Mechin	1	4,000	4000	0	0	0	4000
Total	200		49,500	1100	0	50,000	99500

Source of Finance



- Entrepreneur's Contribution
49,500
- Investor's Investment 50,000
- Total 99,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Long cloth, Three Pice	3,000	90000	1080000	1134000	1190700
Total Sales (A)	3,000	90000	1080000	1134000	1190700
Less Variable Expense				0	0
Long cloth, Three Pice	2400	72000	864000	907200	952560
Total variable Expense (B)	2,400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Variable Expense				0	0
Electricity bill		300	3600	3780	3969
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Entertainment		100	1200	1260	1323
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		6,400	76800	80640	84672
Net Profit (E)= [C-D]		11,600	139200	146160	153468
Investment Payback			20,000	20,000	20,000

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

SR#	<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	139200	146160	153468
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		119,200	245,360
	Total Cash Inflow	189,200	265,360	398,828
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	119,200	245360	378828

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 05 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

