

Proposed NU Business Name: **SHATHI TAYLORING**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOST. SHATHI KHATUN
Age	:	07-10-1992(24Years)
Education, till to date	:	BA Honors
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Sister
Address	:	Vill: Mollapara, P.O: Satbaria , P.S: Puthia , Dist: Rajshahi
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. SHAHIDA BEGOM
(iii) Father's name	:	MD. ABDUR SATTAR MONDOL
(iv) GB member's info	:	Branch: Shilmaria ,Puthai , Centre # 08 (Female), Member ID: 2048, Group No: 04 Member since: 2001 (16Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 35,000, Outstanding loan: 27,874
(v) Who pays GB loan installment	:	Fathers
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783-038738
Mother's Contact No.	:	01725-874129
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHIDA BEGOM joined Grameen Bank since 16 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

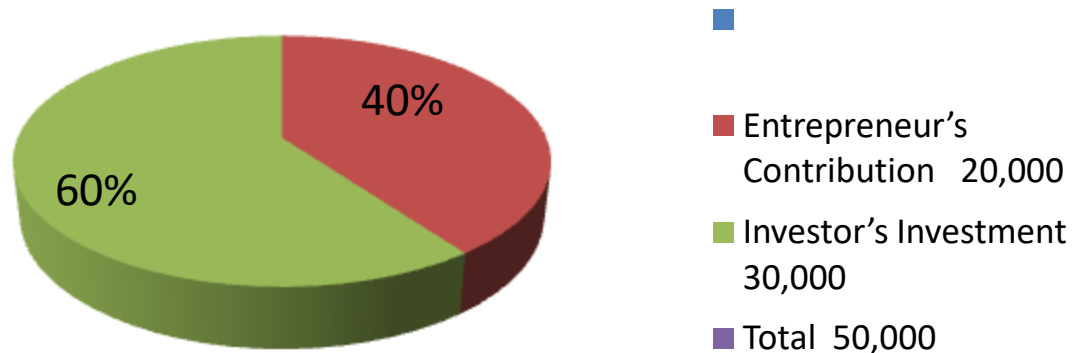
Business Name	:	SHATHI TAYLORING
Location	:	Mollapa, Puthia ,Rajshahi
Total Investment in BDT	:	BDT 50,000/-
Financing	:	Self BDT-20,000/-(from existing business)40% Required Investment BDT 30,000/-(as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	07 ft x 10 ft= 70 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments and Taylors etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is self .▪Collects goods from Mollapa.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments & Taylors	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Garments & Taylors	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
Taylors to Income	150	4,500	54,000
	100	3,000	36,000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
Rent	-	-	-
Electricity Bill		100	1,200
Transportation		400	4,800
Salary (self)		3,000	36,000
Salary (staff)		-	-
Entertainment		-	-
Guard		-	-
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		3,800	45,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Than cloth (6x900)	5,400	30,000	35,400
Print Than (4x1,200)	4,800	-	4,800
Sewing Meshing (1x4,000)	4,000	-	4,000
Others Cloth	5,800	-	5,800
Total	20,000	30,000	50,000

Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Garments	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Garments	1,350	40,500	486,000	510,300	535,815
Total variable Expense (B)					
Taylor's Income	200	6,000	72,000	75,600	79,380
	150	4,500	54,000	56,700	59,535
Contribution M.(CM) [C=(A-B)]	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
Rent		-	-	-	-
Electricity Bill		200	2,400	2,520	2,646
Transportation		400	4,800	4,800	4,800
Salary (self)		3,000	36,000	36,000	36,000
Salary (staff)		-	-	-	-
Entertainment		-	-	-	-
Guard		-	-	-	-
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total fixed Cost (D)		4,000	48,000	48,300	48,615
Net Profit (E) [C-D]		6,500	78,000	84,000	90,300
Income Tax @ 20%			15,600	16,800	18,060
Net Profit After Tax			62,400	67,200	72,240

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	78,000	84,000	90,300
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	66,000	72,000
	Total Cash Inflow	108,000	150,000	162,300
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	66,000	138,000	150,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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







