

Proposed NU Business Name: **SHORIF TEXTIL**

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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AYATE ALI
Age	:	04-04-1983(34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 son & 2 Doughters
No. of siblings:	:	2 Brothers & 4 Sister.
Address	:	Vill: Borobelta ,P.s: Porabari, P.S: Tangail Sadar , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.LOKKHI BEGUM
(iii) Father's name	:	JAHER ALI
(iv) GB member's info	:	Branch:Rokkhit belta, Tangail , Centre# 24 (Male), Member ID: 2392 , Group No:03 Member since:02/02/1988 (29 Years) First loan: BDT 1,000 /- Outstanding loan: 86800/-
Further Information:		
(v) Who pays GB loan installment	:	Mather
(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. He has Family wise training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01724258799
Family's Contact No.	:	No
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadarUnit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.LOKKHI BEGUM joined Grameen Bank 29 years ago. At first she took BDT 1,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SHORIF TEXTAIL
Location	:	Vill: Borobelta,P.s: Porabari, P.S: Tangail Sadar , Dist: Tangail
Total Investment in BDT	:	BDT=403,000/-
Financing	:	Self BDT =333,000/- (from existing business) 83% Required Investment BDT= 70,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT= 5,000
Proposed Salary	:	BDT= 5,000
Size of shop	:	40 ft x 10 ft= 400square 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; Tat Machine, Cotton, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is no rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business

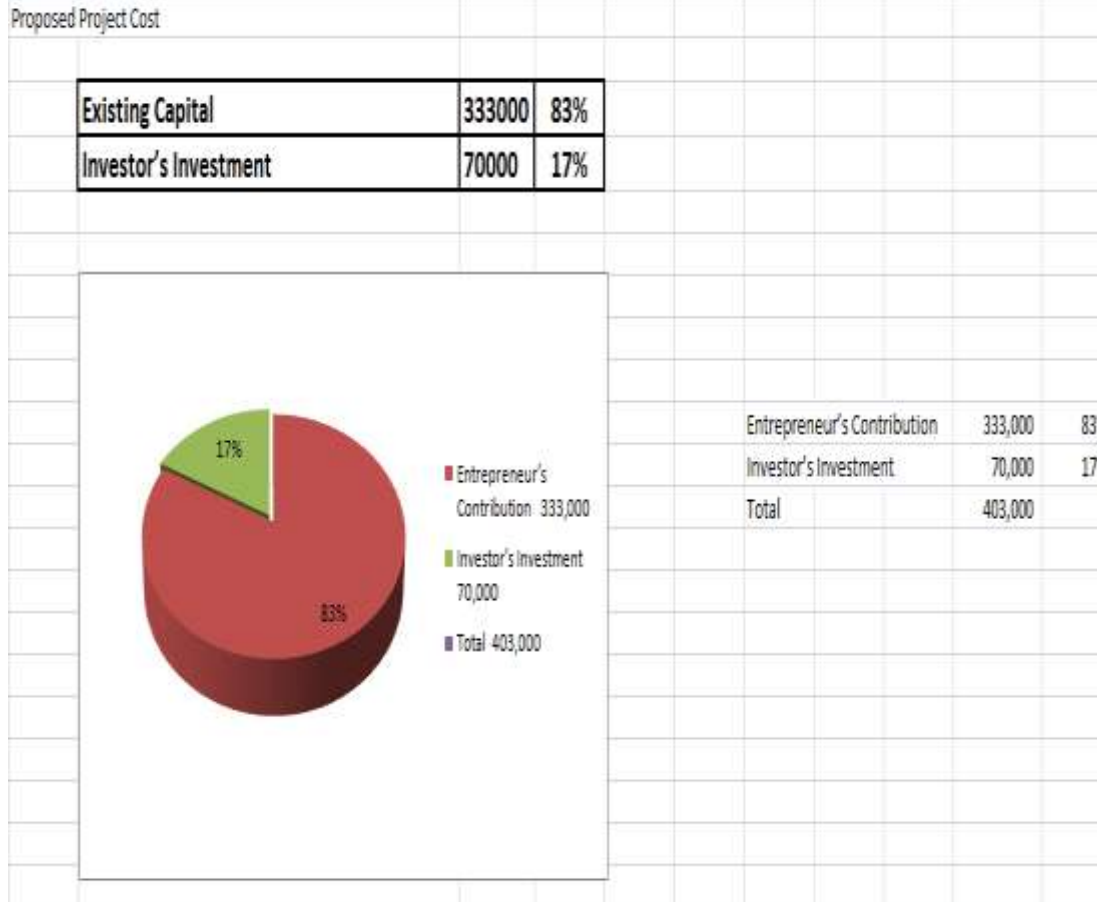
BDT (TK)

Particular	Monthly	Yearly
Revenue (sales)		
Shari,cotton,Powerlom	5,000	150,000
Total Sales (A)	5,000	150,000
Less. Variable Expense		
Shari,cotton,Powerlom,	4,500	135,000
Total variable Expense (B)	4,500	135,000
Contribution Margin (CM) [C=(A-B)	500	15,000
Less. Fixed Expense		
Rent		0
Electricity Bill		2000
Transportation		1,500
Salary (self)		5000
Entertainment		300
Mobile Bill		300
Total fixed Cost (D)		9100
Net Profit (E) [C-D]		5,900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Powerlom machine	300000	0	333,000
Cotton	9000	70000	79,000
Shari	24,000	0	24,000
Total:-	333,000	70,000	403,000

Source of Finance



Financial Projection (BDT)

BDT (TK)					
Particular		Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Shari,cotton,Powerl om		5,000	150,000	1,800,000	1,890,000
Total Sales (A)		5,000	150,000	1,800,000	1,890,000
Less. Variable Expense			0	0	0
Shari,cotton,Powerl om		4,500	135,000	1,620,000	1,701,000
Total variable Expense (B)		4,500	135,000	1,620,000	1,701,000
Contribution Margin (CM) [C=(A-B)		500	15,000	180,000	189,000
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		2000	24,000	24,000	24,000
Transportation		1500	18,000	18,000	18,000
Salary (self)		5000	60,000	60,000	60,000
Salary (self)		0	0	0	0

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	70,800	70,800	70800
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		42,800	85600
	Total Cash Inflow	140,800	113,600	156400
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)	28,000	28,000	28000
	Total Cash Outflow	98,000	28,000	28000
3	Net Cash Surplus	42,800	85,600	128400

SWOT ANALYSIS

STRENGTH

Employment: Self:3 Family:0 Others:
Experience & Skill : 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