

Proposed NU Business Name: **SHATHI TAILORS AND FABRICS**



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Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Alaya Akter Sathi
Age	:	10-12-2000 (18 Years)
Education, till to date	:	H .S .C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	03 Sisters
Address	:	Vill: Bapari para ,P.O: kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rabia
(iii) Father's name	:	Sabij Uddin
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 60 (Female), Member ID: 6352 , Group No: 04 Member since: 06-05-2001(17 Years) First loan: BDT = 5,000 /- Last loan=50,000/- Outstanding loan:= 23300/-
Further Information:		
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01963-152182
Family's Contact No.	:	01732-682210
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

Proposed Nobin Udyokta Business Info

Business Name	:	Sathi Tailors & Fabrics
Location	:	Bapari para,kanchkura ,Uttorkhan ,Dhaka
Total Investment in BDT	:	BDT 45,000/-
Financing	:	Self BDT 5,000/- (from existing business) 11% Required Investment BDT 40,000/- (as equity) 89 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three piece, Orna, Than Cloth etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Owner .▪Collects goods from Tongi, Islampur.▪Agreed grace period is 3 months.

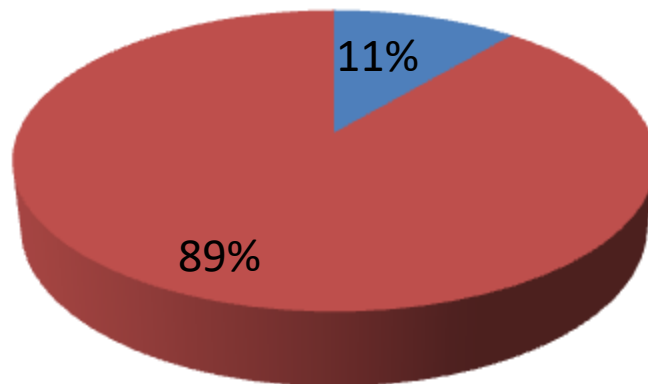
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
Sewing	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
0	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		100	1,200
Transportation		100	1,200
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (sttaf)		0	0
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,700	56,400
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
				Three Piece	40	700	28000	28,000
				Than Cloth	40	65	2600	2,600
				Orna	50	90	4500	4,500
					0	0	0	0
					0	0	0	0
								0
								0
								0
Machenaries	1	5000	5000					5,000
Security Advanced	0	0	0				0	0
Others			0	Others			4,900	4,900
Total			5,000				40,000	45,000

Source of Finance

■ Entrepreneur's contibution 5000
 ■ Investor's Investment 40000
 ■ Total 45000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cloth	1,000	30,000	360,000	378,000	396,900
Sewing	300	9,000	108,000	113,400	119,070
Total Sales (A)	1,300	39,000	468,000	491,400	515,970
Less. Variable Expense					
	800	24,000	288,000	302,400	317,520
Total variable Expense (B)	800	24,000	288,000	302,400	317,520
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		105	1,260	1,323	1,389
Transportation		110	1,320	1,386	1,455
Mobile Bill		360	4,320	4,536	4,763
Entertainment		200	2,400	2,520	2,646
Salary (sttaf)		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		4,775	57,300	57,765	58,253
Net Profit (E) [C-D]		10,225	122,700	131,235	140,197
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	122,700	131,235	140,197
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		106,700	221,935
	Total Cash Inflow	162,700	237,935	362,132
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	106,700	221,935	346,132

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business : 03 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

