

Proposed NU Business Name: **SHIRIN TAILORS & TRAINING CENTRE**



Project identification and prepared by: Shahab Uddin,
Ashulia Unit, Dhaka

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHIRIN AFROJE
Age	:	11-07-1980 (35 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	One Daughter
No. of siblings:	:	Two Sister
Present Address		Vill: South Kalma, P.O: Dairy Farm P.S: Saver, 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	:	RAHALA BEGUM
(iii) Father's name	:	MD AFSAR UDDIN
(iv) GB member's info	:	Branch: Raj Fulbaria, , Centre # 47 (Female), Member ID: 9841 Group No: 07 Member since: 12-08-2012 (03 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: BDT 8,000
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Two years experience in running business. He has Two Years training.
Other Own/Family Sources of Income	:	Father Business (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-763228
Mother Contact No.	:	01713579013
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Asulia Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHALA BEGUM is a member of Grameen Bank since 03 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Husband business. She brought a change in their life by getting and properly utilizing loan from GB.

Proposed Nobin Udyokta Business Info

Business Name	:	SHIRIN TAILORS & TRAINING CENTRE
Location	:	South Kalma, saver , Dhaka.
Total Investment in BDT	:	3,41,500 taka
Financing	:	Self BDT 1,91,500 (from existing business) 56% Required Investment BDT 1,50,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Siege of Shop		12fx10f=120 sf
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing cloths like;, Three Piece, Sari, Long Cloth, Orna, Burkha,, Children Cloth, etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing Two employee. ▪After getting equity one employee will be appointed. ▪Collects goods from IslamPur, Dhaka . ▪Agreed grace period is 4 months.

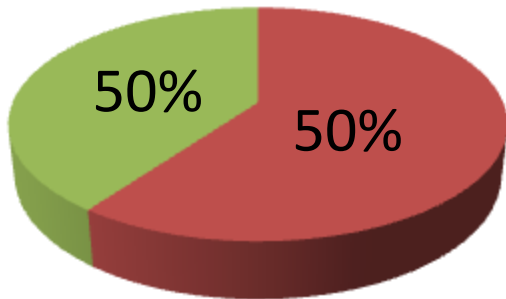
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Three Piece, Sari, Long Cloth, Orna, Burkha,, Children Cloth etc.	60,000	720,000
Three piece sewing (40x150)	6,000	72,000
Children Cloth (30px80)	2,400	18,000
Blouse (12px50)	600	18,000
Vorka (5px 100)	500	500
Total Sales (A)	69,500	828,500
Less. Variable Expense		
Shirt, Pant, Three Piece, Burkha, School Bag, Children Cloth, etc.	48,000	476,000
Accessoreies	500	6,000
Total variable Expense (B)	48,500	476,500
Contribution Margin (CM) [C=(A-B)]	21,000	252,000
Less. Fixed Expense		
Electricity Bill	1200	14,400
Mobile Bill	500	6,000
Entertainment	300	3,600
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Salary (staff)	6,000	72,000
Total fixed Cost (D)	15,000	180,000
Net Profit (E) [C-D]	6,000	72,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three Piece (120px 800	96,000	-	96,000
Pakija Sari (500th x 50p)	25,000	50,000	75,000
Lungi 50p x 600	-	30,000	30,000
Paplin (1000Y x 70)	-	70,000	70,000
Long Cloth (600Y x 55)	33,000	-	33,000
Orna (150p x150)	22,500	-	22,500
Sewing machine (3x5000)	15,000	-	15,000
Total	191,500	1,50,000	341,500

Source of Finance



➡ Entrepreneur Contribution: 1,91,500

➡ Investor Investmenr: 1,50,000

➡ Total Investment: 3,41,500

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Three Piece, Sari, Long Cloth, Orna, Burkha,, Children Cloth etc.	85,000	1020,000	1071,000	1124,550
Three piece (50x150)	7500	90,000	94,500	99,225
Children Cloth sewing (40x80)	3,200	38,400	40,320	42,336
Blouse (20x50)	1,000	12,000	12,600	13,230
Vorka (10x 100)	1,000	12,000	12,600	13,230
Others Sweeing	1,000	12,000	12,600	13,230
Total Sales (A)	98,700	1184,400	1243,620	1305,801
Less. Variable Expense				
Shirt, Pant, Three Piece, Burkha, School Bag, Children Cloth, etc.	68,000	816,000	856,800	899,640
Accessories	,1000	12,000	12,600	13,230
Total variable Expense (B)	69,000	828,000	869,400	912,870
Contribution Margin (CM) [C=(A-B)]	29,700	356,400	374,220	392,931
Less. Fixed Expense				
Electricity Bill	2,000	24,000	24,000	24,000
Mobile Bill	750	9,000	9,000	9,000
Entertainment	300	3,600	3,600	3,600
Transportation	3,000	36,000	36,500	37,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	8,000	96,000	96,000	96,000
Non Cash Item:				
Machin	250	3,000	3,000	3,000
Total Fixed Cost	19,300	231,600	232,100	232,600
Net Profit (E) [C-D]	10,400	124,800	142,120	160,331
Investment Payback		60,000	60,000	60,000

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

<i>Sl #</i>	<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	150,000		
1.2	Net Profit	124,800	142,120	160,331
1.3	Depreciation (Non cash item)	3,000		
1.4	Opening Balance of Cash Surplus		67,800	149,920
	Total Cash Inflow	277,800	209,920	310,251
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	67,800	149,920	250,251

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 2 Years
Quality Goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

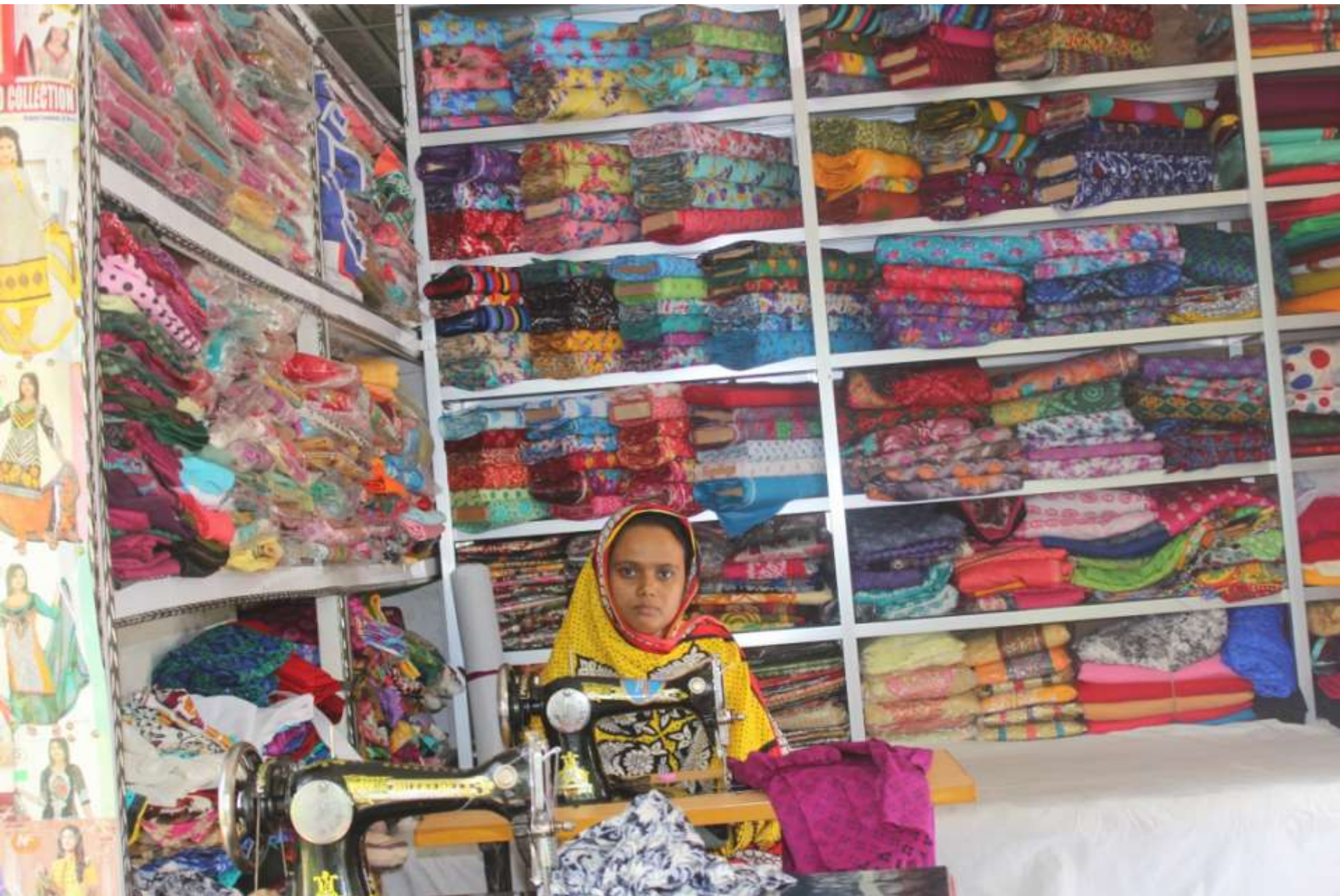
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures





WELCOME

শারিন টেইলার্স এন্ড ট্রেনিং সেন্টার

শিক্ষা
সময় : ১০:০০-১২:০০
১৩:৩০-১৫:৩০



পারিন টেইলাস



প্রত্যক্ষদর্শী

আমি স্রোঃ আমায়ার উদ্দিন, গ্রামঃ দঃ বালাঙ্গা, পোস্টঃ হেইল
মার্গ, থানা- হাটহাট, জেলা- ঢাকা এর একজন স্থায়ী বাসিন্দা।
আমি আমার স্ত্রী শিরিন আমরোজ স্রো আমাচ মাথগা
হেইলারী ব্যবসা করতে জন্য অদ্য ০২/০৫/২০০৫ হই তাবিত
হতে আমায়ারী পাঁচ বছরে অধিক দিলাম। উক্ত সময়ের
ব্যক্তি এখন মোঃ মোঃ উদ্দিন বসতেন।

স্রোঃ আমায়ার উদ্দিন

স্রোঃ আমায়ার উদ্দিন



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: শিরিন আমরোজ
Name: Shirin Afroze
যমী: স্রোঃ আমায়ার উদ্দিন
মার: বাবেলা বেগম
Date of Birth: 11 Jul 1989
ID NO: 2617278114950

নিম্নলিখিত ব্যক্তি বাংলাদেশ সরকারের জাতীয় পরিচয় পত্রের
আমায়ার নামে নিম্নলিখিত স্রোঃ আমায়ার উদ্দিন নামে
স্রোঃ আমায়ার উদ্দিন, গ্রামঃ বালাঙ্গা, পোস্টঃ হেইল, থানাঃ হাটহাট, জেলাঃ ঢাকা, ১১০০, ১১০০,
১১০০
স্রোঃ আমায়ার উদ্দিন
1989-89

FAMILY PICTURE

