

Proposed NU Business Name: **SARKAR TAILORS**



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Project verified by: MD Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	JULHASH
Age	:	12-12-1982 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Harturiachala, P.O: Boro Gabindapur, P.S: Kaliakoir Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REZIA
(iii) Father's name	:	Late MACHAR ALI
(iv) GB member's info	:	Branch: Haturia Chala, Centre # 82(Female), Member ID: 10107, Group No:10 Member since:15-10-2007 to 06-11-2011 (08Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: BDT Nil
(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	:	18 years experience in running business. Own business 06 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01876-333650
Mother's Contact No.	:	01868-098319
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REZIA joined Grameen Bank since 08 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	:	SARKAR TAILORS
Location	:	Haturiachala Pacrasta Baazar, Kaliakoir, Tangail
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 45% Required Investment BDT 50,000/-(as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14ft x 08ft=112square ft
Security of the shop	:	BDT 20000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt piece, Pant piece, Long cloth, Sandal etc▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented..▪Collects goods from Chourasta, Dhaka▪Agreed grace period is 3 months.

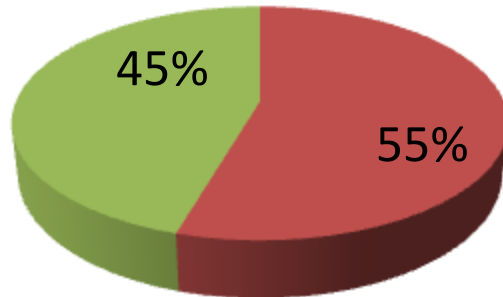
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shirt piece, Pant piece, Long cloth, Sandal etc	1100	33000	396000
Sewing	200	6000	72000
Total Sales (A)	1300	39000	468000
Less Variable Expense			
Shirt piece, Pant piece, Long cloth, Sandal etc	880	26400	316800
Total variable Expense (B)	880	26400	316800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Variable Expense			
Rent		400	4800
Electricity bill		400	4800
Transportation		200	2400
Salary (self)		5000	60000
Mobile bill		200	2400
Total fixed cost (D)		6,200	74400
Net Profit (E)= [C-D]		6,400	76800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt piece	23	750	17250	31	750	23,250	40,500
Pant piece	12	750	9000	20	750	15,000	24,000
Long cloth	15	260	3900	60	70	4,200	8,100
Sandal (Gents)	100	250	25000	51	150	7,650	32,650
Sandal (Ladies)	48	100	4800			0	4,800
Total		2110	60000	162	0	50,000	110000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Shirt piece, Pant piece, Long cloth, Sandal etc	2100	63000	756000	793800
Sewing	200	6000	72000	75600
Total Sales (A)	2300	69000	828000	869400
Less Variable Expense				
Shirt piece, Pant piece, Long cloth, Sandal etc	1680	50400	604800	635040
Total variable Expense (B)	1,680	50400	604800	635040
Contribution Margin (CM) [C=(A-B)	620	18600	223200	234360
Less Variable Expense				
Rent		400	4,800	4,800
Electricity bill		600	7200	7400
Transportation		400	4800	5,200
Salary (self)		5000	60000	60000
Mobile bill		300	3600	3800
Total fixed cost (D)		6,700	80400	81,200
Net Profit (E)= [C-D]		11900	142800	153,160
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	142,800	153,160
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		112,800
	Total Cash Inflow	192800	265960
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	112,800	235960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 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

