

**Proposed NU Business Name: SHEWLI GARMENTS & TAILORS**



Project identification and prepared by: Md. Forhad Hosen,  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SALIM MIAH</b>
Age	:	09-02-1983 (34 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	2 Brothers
Address	:	Vill: East Adalotpara, P.O: Tangail, 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	:	<b>REJIA BEGUM</b>
(iii) Father's name	:	<b>MD. BORKOT ALI</b>
(iv) GB member's info	:	Branch: Tangail ; Centre # 21(Female), Member ID: 2635/1 , Group No: 06 Member since: 03-05-2003 -2012 (09Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	5 years experience in running business. He has 14 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-117771
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REJIA BEGUM** joined Grameen Bank since 9 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	:	<b>SHEWLI GARMENTS &amp; TAILORS</b>
Location	:	Sabalia Bototola
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 240,000/-(from existing business) 86% Required Investment BDT 40,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 10 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cloths item.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 3 employees.</li><li>▪After getting equity fund 2 will be appointed</li><li>▪Collects goods from Tangail.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

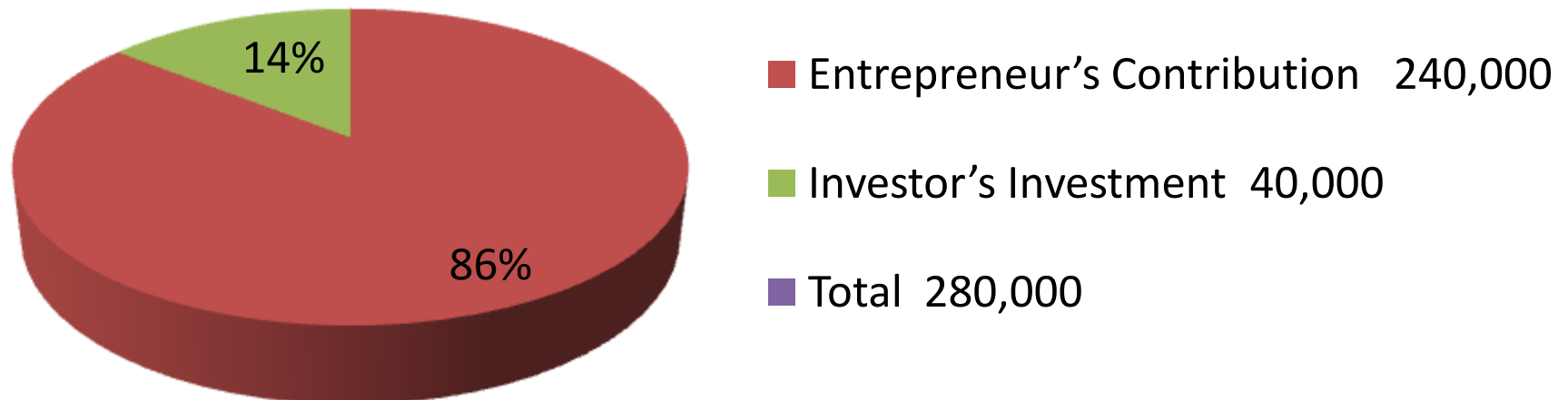
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth Item		169500	2034000
<b>Total sales (A)</b>		169500	2034000
<b>Less Variable Exp.</b>			
Cloth Item		135600	1627200
<b>Total Variable exp. (B)</b>		135600	1627200
<b>Contribution Margin CM [C= (A-B)]</b>		<b>33900</b>	<b>406800</b>
<b>less fixed exp.</b>			
Rent		1200	14400
Electricity bill		800	9600
Transportation		1500	18000
Salary (self)		5000	60000
Salary (staff)		21000	252000
Entertainment		1000	12000
Mobile		300	3600
<b>total fixed cost (D)</b>		30800	369600
<b>Net profit (E) [C-D]</b>		<b>3100</b>	<b>37200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Machine	1	8000	8,000	1	8,000	8,000	16,000
Machine	3	6000	18,000	1	6000	6,000	24,000
3 Pcs	28	500	14,000	50	500	25,000	39,000
others			0	10	100	1,000	1,000
Security			200,000				200,000
<b>Total</b>	<b>32</b>		<b>240,000</b>	<b>62</b>		<b>40,000</b>	<b>280,000</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth Item		257850	3094200	3248910	3411356
<b>Total Sales (A)</b>		<b>257850</b>	<b>3094200</b>	<b>3248910</b>	<b>3411356</b>
less variable Expenses					
Cloth Item		206280	2475360	2599128	2729084
Total variable Expenses (B)		206280	2475360	2599128	2729084
<b>Contribution Margin (CM)= (A-B)</b>		<b>51570</b>	<b>618840</b>	<b>649782</b>	<b>682271.1</b>
<b>Less Fixed Expenses</b>					
Rent		1200	14400	14400	14400
Electricity bill		800	9600	16000	3000
Transportation		1600	19200	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		35000	420000	420000	420000
Entertainment		1100	13200	13200	13200
Mobile		400	4800	7400	4800
Total Fixed Cost		45100	541200	566000	518400
<b>Net Profit (E) (C-D)</b>		<b>6470</b>	<b>77640</b>	<b>83782</b>	<b>163871.1</b>
Investment Payback			<b>16000</b>	<b>16000</b>	<b>16000</b>



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

SR#	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	77,640	83,782	163871.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61,640	129422
	<b>Total Cash Inflow</b>	117640	145422	293293.1
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)	16000	16000	16000
	<b>Total Cash Outflow</b>	56,000	16000	
3	<b>Net Cash Surplus</b>	61,640	129422	277293.1

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 03 Family:0 Others:02  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

