

Proposed NU Business Name: **M/S SAHAJAHAN TAILORS**



Project identification and prepared by: Md. Ataur Rahman,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAHAJAHAN ALI
Age	:	10-04-1987(30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Bramonbari,P.O : Ambari, P.S: Modhupur, 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	:	PARUL BEGUM
(iii) Father's name	:	ABDUL MUTALEB
(iv) GB member's info	:	Branch: Mirzabari, Centre # 24 (Female), Member ID: 2613, Group No: 05 Member since: 24-05-2007 (10Years) First loan: 2,000 taka. Existing loan: 20,000 taka Outstanding loan: 18220 taka
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 and Training Info	:	05 year experience in own business,08 years experience in running business. He has 04 yeare training.
Other Own/Family Sources of Income	:	khari byabosha
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-426695
Mother's Contact No.	:	01781-986989
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL BEGUM joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SAHAJAHAN TAILORS
Location	:	Hiron Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :250,000
Financing	:	Self BDT 200,00(from existing business) % Required Investment BDT 50,000(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 08 ft= 144 square ft
Security of the shop	:	20000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tailoring	1000	30000	360000
Fabrics	1,500	45,000	540000
Total Sales (A)	2,500	75,000	900000
Less. Variable Expense			
Tailoring	700	21,000	252000
Fabrics	1,200	36,000	4356000
Total variable Expense (B)	1,900	57,000	684000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		1000	12,000
Transportation		1000	12000
Salary (self)		5000	60,000
Salary (self)		0	0
Entertainment		700	8,400
Guard		100	1200
Generator		0	0
Mobile Bill		200	2400
Total fixed Cost (D)		8,600	103,200
Net Profit (E) [C-D]		9,400	112,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
yard cloth	800	50	40000	510	50	25500	65500
sari cloth	60	600	36000	10	600	6000	42000
shirt		1000	0		1000	0	0
three pitch	60	700	42000	10	700	7000	49000
garment all	1	1000	1000		1000	0	1000
lungi	80	450	36000	10	450	4500	40500
pant pitch	25	400	10000	10	400	4000	14000
shirt pitch	50	300	15000	10	300	3000	18000
borkha cloth			0		0	0	0
			0		0	0	0
others							0
security			20,000				20000
Total			200000			50000	250000

Source of Finance

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Tailoring	1,000	30,000	360000	378000
Fabrics	2,000	60,000	720,000	756000
Total Sales (A)	3,000	90,000	1,080,000	1134000
Less. Variable Expense				
Tailoring	700	69,000	828,000	869400
Fabrics	1600			
Total variable Expense (B)	2300	69,000	828,000	869400
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264600
Less. Fixed Expense				
Rent		600	7200	7,200
Electricity Bill		1100	13200	13,800
Transportation		1,200	14,400	15,400
Salary (self)		5000	60000	60,000
Salary (self)		0	0	0
Entertainment		800	9,600	10,200
Guard		100	1200	1,200
Generator		0	0	0
Mobile Bill		300	3600	4,300
Total Fixed Cost		9,100	109,200	112,100
Net Profit (E) =[C-D)]		11,900	142,800	152,500
Investment Payback			30000	30,000

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	142,800	152,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		112,800
	Total Cash Inflow	192,800	265,300
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	112,800	235,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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







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