

Proposed NU Business Name: **Ismotara Tailors**

২য় দফার আবেদন

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Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwari

Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Ismot ara
Age	:	18-03-1988 (30 Years)
Education, till to date	:	Nine
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: chinamura , P.O: chinamura, P.S: Kalihati, 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	:	Maya begum
(iii) Father's name	:	Late Joran ali
(iv) GB member's info	:	Branch: Shohedebpur Kalihati, Centre # 43(Female), Member ID: 4168/1, Group No: 03 Member since: 03-02-2006(11Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 65,000, Outstanding loan: BDT 9,056
(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	:	10 years experience in running business. He has 1year training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777486827
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Maya begum joined Grameen Bank since 11 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

Proposed Nobin Udyokta Business Info

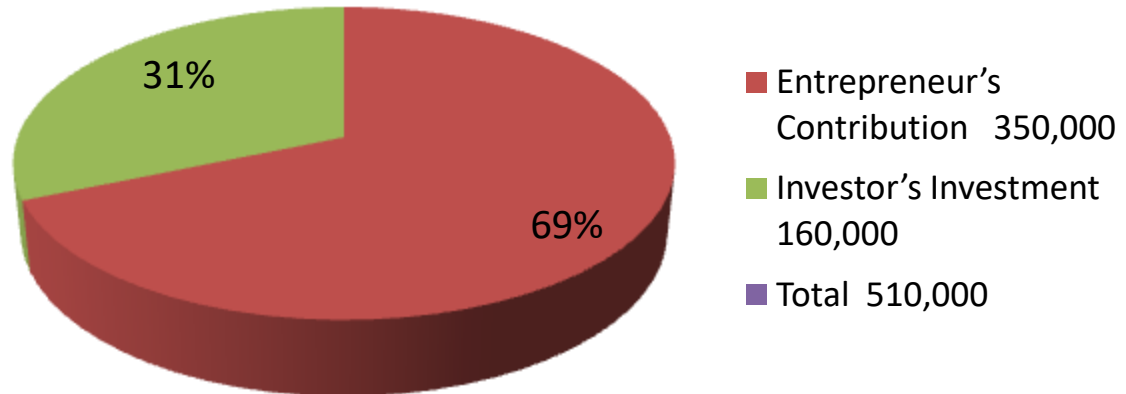
Business Name	:	Ismot ara Tailors
Location	:	Chinamura , chinamura , Kalihati, Tangail
Total Investment in BDT	:	BDT 510000/-
Financing	:	Self BDT 350,000/-(from existing business) 69% Required Investment BDT 160,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 8000/-
Proposed Salary	:	BDT 10000/-
Size of shop	:	8 ft x 10 ft= 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Lilen Cloth, Jorjet Cloth, Than Cloth, Yarn Cloth etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is owned. ▪Collects goods from Tangail, Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Lilen Cloth, Jorjet Cloth, Than Cloth, etc	2,500	75,000	900,000
	2,500	75,000	900,000
Less. Variable Expense			
Lilen Cloth, Jorjet Cloth, Than Cloth, etc	1,750	52,500	630,000
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		400	4,800
Transportation		150	1,800
Salary (self)		10,000	120,000
Salary (stuff)		-	-
Entertainment		400	4,800
Guard		150	1,800
Generator Bill		100	1,200
Mobile Bill		400	4,800
Total fixed Cost (D)		13,600	163,200
Net Profit (E) [C-D]		8,900	106,800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shari	200	500	100,000	200	500	100,000	200,000
sheat shari			40,000			60,000	100,000
Lungi	250	500	125,000			-	125,000
Other			60,000			-	60,000
			350,000			160,000	510,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Lilen Cloth, Jorjet Cloth, Than Cloth, etc	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Lilen Cloth, Jorjet Cloth, Than Cloth, etc	2,100	63,000	756,000	793,800	833,490
Total variable Expense (B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		400	4,800	4,800	4,800
Transportation		150	1,800	1,800	1,800
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		-	-	-	-
Entertainment		400	4,800	4,800	4,800
Guard		150	1,800	1,800	1,800
Generator Bill		100	1,200	1,200	1,200
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		13,600	163,200	163,200	163,200
Net Profit (E) [C-D)		13,400	160,800	168,840	160,800
Payback			64,000	64,000	64,000

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	Investment Infusion by Investor	160,000		
1	Net Profit	160,800	168,840	160,800
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		96,800	201,640
	Total Cash Inflow	320,800	265,640	362,440
2	Cash Outflow			
2	Purchase of Product	160,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	64,000	64,000	64,000
	Total Cash Outflow	224,000	64,000	64,000
3	Net Cash Surplus	96,800	201,640	298,440

SWOT ANALYSIS

STRENGTH

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











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