

## Proposed NU Business Name: **SHETU TAILORS**



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Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Golnahr Akter Shetu</b>
Age	:	15-05-2000 ( 18 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Longonipara ,P.O: Borua ,P.S: Khilkhet, 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	:	Mosammat Sheuli Akter
(iii) Father's name	:	Md Gulu Mia
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 02 (Female), Member ID: 5821/1 , Group No: 08 Member since: 05-07-2003 ( 15 Years) First loan: BDT = 5,000 /- Last Loan=60,000/- Outstanding loan:= 28000/-
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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-051590
Family's Contact No.	:	01859-545846
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosammat Sheuli Akter** joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Shetu Tailors
Location	:	Lonjonipara,Borua,Khilkhet,Dhaka
Total Investment in BDT	:	BDT 45,000/-
Financing	:	Self BDT 5,000/- (from existing business) 11% Required Investment BDT 40,000/- (as equity) 89%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12 ft x 15 ft= square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Three Piece,Thun Cloth,Orna etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is Owner .</li><li>▪Collects goods from Islampur.</li><li>▪Agreed grace period is 3 months.</li></ul>

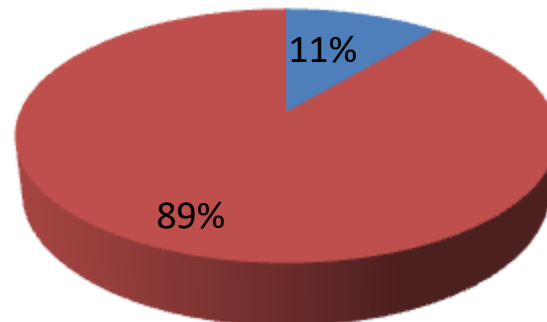
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
	0	0	0
Sewing	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
0	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		150	1,800
Transportation		100	1,200
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (sttaf)		0	0
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>5,050</b>	<b>60,600</b>
<b>Net Profit (E) [C-D]</b>		<b>3,950</b>	<b>47,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Machenaries	1	5000	5000	Three Piece	40	700	28000	33,000
				Than Cloth	40	65	2600	2,600
				Orna	50	90	4500	4,500
							0	0
					0	0	0	0
					0	0	0	0
					0	0	0	0
					0	0	0	0
					0	0	0	0
							0	0
				Others			4,900	4,900
<b>Total</b>			<b>5,000</b>				<b>40,000</b>	<b>45,000</b>

## Source of Finance

■ Entrepreneur's contibution 5000    ■ Investor's Investment 40000    ■ Total 45000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Cloth	500	15,000	180,000	189,000	198,450
Sewing	350	10,500	126,000	132,300	138,915
<b>Total Sales (A)</b>	<b>850</b>	<b>25,500</b>	<b>306,000</b>	<b>321,300</b>	<b>337,365</b>
<b>Less. Variable Expense</b>					
	400	12,000	144,000	151,200	158,760
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		157.5	1,890	1,985	2,084
Transportation		100	1,200	1,200	1,200
Mobile Bill		525	6,300	6,615	6,946
Entertainment		300	3,600	3,600	3,600
Salary (sttaf)		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>5,083</b>	<b>60,990</b>	<b>61,400</b>	<b>61,829</b>
<b>Net Profit (E) [C-D]</b>		<b>8,418</b>	<b>101,010</b>	<b>108,701</b>	<b>116,776</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	101,010	108,701	116,776
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		85,010	177,711
	<b>Total Cash Inflow</b>	<b>141,010</b>	<b>193,711</b>	<b>294,486</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>85,010</b>	<b>177,711</b>	<b>278,486</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Own Business : 03 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

