

Proposed NU Business Name: **SHUMON TAILORS**



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Project verified by: Mizanur Rahaman Patoary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHUMON KHAN
Age	:	12-12-1996 (21 Years)
Education, till to date	:	Class - Nine
Marital status	:	Unmarried
Children	:	0 Sons & 0 Daughters
No. of siblings:	:	01 Brothers & 01 Sister
Address	:	Vill: Laru Gram P.O: Pang bugora, P.S: Nagorpur, 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	:	MST. ALEIA
(iii) Father's name	:	ABDUL KUDDUS KHAN
(iv) GB member's info	:	Branch: Masud Nagor , Centre # 13 (Female), Member ID: 1451, Group No: 07 Member since: 25-05-2007-2017 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: 12,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	no
(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 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01703-139215
Mother's Contact No.	:	01718-463697
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ALEIA joined Grameen Bank since 10 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	:	SHUMON TAILORS
Location	:	Pangbay mor mollah Market,Nagorpur,tangail
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft=150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his shop like as,Three Pitch,Cloth,ETC▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from Dhaka▪The Shop is rented▪Gain on Sales 25%▪Agreed grace period is 3 months.

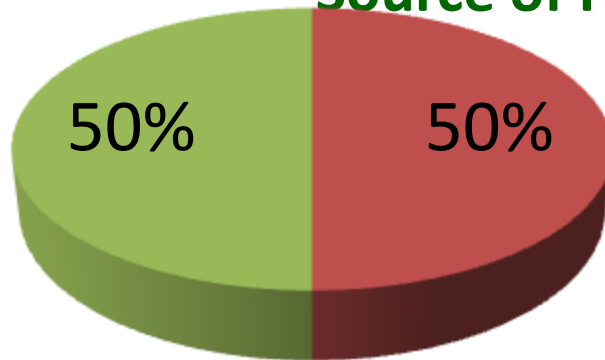
Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Three Pitch,Voiel Cloth,Shart Pitch,cloth,ETC	1500	45000	540000
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Three Pitch,Voiel Cloth,Shart Pitch,cloth,ETC	1125	33750	405000
Total Variable Expense	1125	33750	405000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		500	6000
Electric Bill		300	3600
Salary (Self)		5000	60000
Mobile Bill		200	2400
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		5250	63000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Long Cloth	200	40	8,000			0	8,000
Voiel Cloth	100	45	4,500			0	4,500
Three Pitch	10	450	4,500			0	4,500
Shirt Pitch	200	150	30,000			0	30,000
Other			3,000			5,000	8,000
Pant Pitch			0	150	300	45,000	45,000
	510	685	50,000	150	300	50,000	100,000

Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Three Pitch,Voiel Cloth,Shart Pitch,cloth,ETC	2000	60000	720000	756000	793800
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		300	3600	3900	4200
Salary (Self)		5000	60000	60000	60000
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6000	72000	72400	72800
Net Profit (E)= [C-D]		9000	108000	113400	119070
Investment Pay Back			20,000	20,000	20,000

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			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	108,000	113400	119070
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88000	181400
	Total Cash Inflow	158,000	201,400	300,470
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	88,000	181,400	280,470

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 26 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

