

Proposed NU Business Name: **SABUJ TAILORS**

Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SABUJ
Age	:	19-08-1989 (28 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Boro Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	HANUFA BEGUM
(iii) Father's name	:	MD. TOTAMIA
(iv) GB member's info	:	Branch: Komorgonj, Centre # 48 (Female), Member ID: 8072, Group No: 07 Member since: 01/01/2002 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT:10260/-
(v) Who pays GB loan installment	:	Mother
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-426407
Mother's Contact No.	:	01827-167123
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HANUFA BEGUM joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

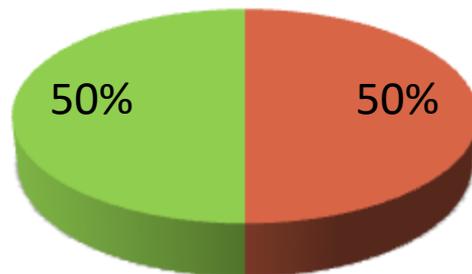
Business Name	:	SABUJ TAILORS
Location	:	Barha Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 60,000/-
Financing	:	Self BDT 30,000(from existing business) 50% Required Investment BDT 30,000(as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; make,3pes,slwar, etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Nawabgonj. ▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Tailoring Item	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Tailoring Item	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		400	4800
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		100	1200
Generator		180	2160
Rent		1000	12000
Mobil Bill		300	3600
Total Fixed Cost (D)		7680	92160
Net Profit (E)= [C-D]		5820	69840

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sewing machine	02	8,000	16,000	01	20,000	20,000	36,000
Readymade dress			5,000				5,000
Others			9,000			10,000	10,000
Total			30,000			30,000	60,000

0% Source of Finance



- Entrepreneur's Contribution's :-30,000
- Investor Investment's :- 30,000
- Total :- 60,000

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Leather	2200	66000	792000	831600	873180
	0	0	0	0	0
Total Sales(A)	2200	66000	792000	831600	873180
Less Variable Expense (B)					
Leather	1540	46200	554400	582120	611226
Total Variable Expense	1540	46200	554400	582120	611226
Contributon Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		700	8400	100800	1209600
Salary (Self)		5000	60000	60000	60000
Rent		1000	12000	12000	12000
Entertainment		1000	12000	12000	12000
Guard		100	1200	1200	1200
Generator		180	2160	2160	2160
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8800	103200	196000	1305200
Net Profit (E)= [C-D]		11000	132000	138600	145530
Investment Pay Back			1,200	1,200	1,200

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	3,000		
1.2	Net Profit	132,000	138600	145530
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		130800	268200
	Total Cash Inflow	135,000	269,400	413,730
2	Cash Outflow			
2.1	Purchase of Product	3,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	1200	1200	1200
	Total Cash Outflow	4,200	1,200	1,200
3	Net Cash Surplus	130,800	268,200	412,530

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest



বাহা বাজার ব্যবসায়িক
স্থান : প্রজনদার মাঠে
তারিখ : ২৮ সেপ্টেম্বর ২০১৯
প্রধান বক্তা : ম্যাগাজিন আবু
বিশেষ বক্তা : ম্যাগাজিনা মুফতি
আয়োজনে : বাহা বাজার ব্যবসায়িক

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FAMILY PICTURE

