

## Proposed NU Business Name: **SOUROV TAILORS AND FEBRICS**



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**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Sree Shoylen Chandra Roy</b>
Age	:	11-03-1989 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother
Address	:	Vill: Mohicharan ,P.O: MohicharonHat. P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Sree moti Shanti Rani</b>
(iii) Father's name	:	<b>Sree Sunil Chandra Roy</b>
(iv) GB member's info	:	Branch: Digdair.Sonatala Centre # 20(Female), Member ID: 2397, Group No: 03 Member since: 01-03-1990 (27Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 55,000/-, Outstanding loan: BDT 51,240/-
(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	:	8 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.	:	01718-182733
Mother's Contact No.	:	01768-395142
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Sreemoti Shanti Rani** joined Grameen Bank since 27 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	:	<b>MD YAMIN DAIRY FARM</b>
Location	:	Goniari kandi, Mohicharonhat, Sonatala, Bogra.
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 140,000/- (from existing business) 78% Required Investment BDT 40,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft = 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods; Cow, Cow child etc.</li><li>▪ Average 80% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing No employee.</li><li>▪ One employee will be appointed.</li><li>▪ The shop is own</li><li>▪ Collects goods from Local Market.</li><li>▪ Agreed grace period is 3 months.</li></ul>

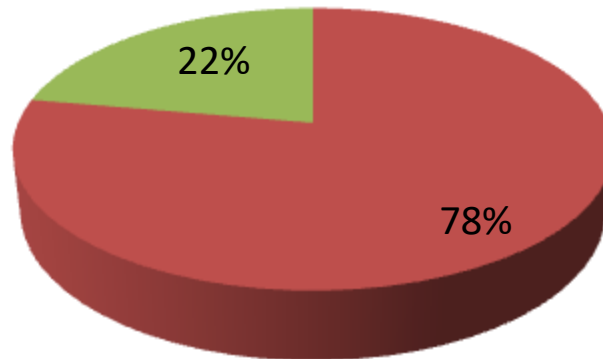
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth items	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Cloth items	2,250	67,500	810,000
<b>Total variable Expense (B)</b>	<b>2,250</b>	<b>67,500</b>	<b>810,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,000	12,000
Electricity Bill		1,200	14,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		5,000	60,000
Entertainment		300	3,600
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>13,300</b>	<b>159,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,200</b>	<b>110,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant	5	2500	12,500	10	2,500	25,000	37,500
Shirt	6	2200	13,200	1	1000	1,000	14200
Three pich	50	700	35,000	20	700	14,000	39,000
Others	1	29300	29,300	0	0	0	22,300
Security	1	50000	50,000	0	0	0	50,000
<b>Total</b>	<b>23</b>	<b>77700</b>	<b>140000</b>	<b>35</b>	<b>5400</b>	<b>40000</b>	<b>180000</b>

## Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 40,000
- Total 180,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cloth items	3500	105000	1260000	1323000	1389150
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Cloth items	700	21000	252000	264600	277830
<b>Total Variable Expense</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Fixed Expense</b>					
Rent		1,000	12000	12000	12000
Electric Bill		1,200	14400	172800	2073600
Transportaion		500	6000	6300	6615
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		5,000	60000	60000	60000
Entertainment		300	3600	3600	3600
Guard		300	3600	3600	3600
Generator			0	0	0
Mobile Bill		0	0	0	0
<b>Total Fixed Cost (D)</b>		<b>13300</b>	<b>159600</b>	<b>318300</b>	<b>2219415</b>
<b>Net Profit (E)= [C-D]</b>		<b>70700</b>	<b>848400</b>	<b>890820</b>	<b>935361</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	848,400	890820	935361
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		824400	1691220
	<b>Total Cash Inflow</b>	<b>888,400</b>	<b>1,715,220</b>	<b>2,626,581</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)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>64,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>824,400</b>	<b>1,691,220</b>	<b>2,602,581</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience; 5Years

## **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

