

Proposed NU Business Name: **SHAWON TAILORS & CLOTHS STORE**



Project identification and prepared by: MD. Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASUD RANA
Age	:	23-06-1983 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	3 Bather 1 Sister
Address	:	Vill:Shotibari,P.O:Sunka,P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	MOST. RABAYA BEGUM
(iv) GB member's info	:	MD. AFZAL HOSSEN Branch:Mirjapur,Sherpur,Centre # 22 (Female), Member ID:2827; Group No:03 Member since: 07-06-1992 (07 Years)
Further Information:		First loan: -3,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 5,000, Outstanding loan: NILL
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	4 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-192470
Mother's Contact No.	:	01777-578581
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RABAYA BEGUM joined Grameen Bank since 07 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	:	SHAWON TAILORS & CLOTHS STORE
Location	:	Mirjapur,Sherpur,Bogra.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 6 ft= 72 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shart, Pant, Print , Popling, Luinge,Etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

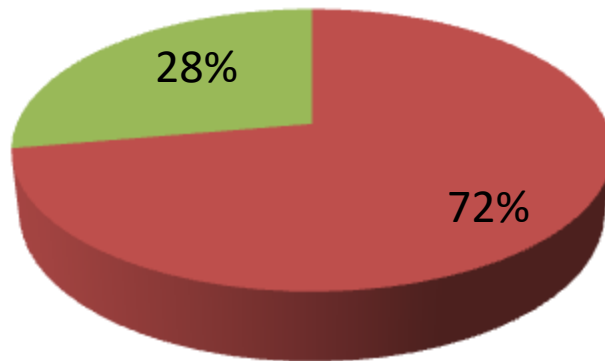
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart, Pant, Print , Popling, Luinge,Etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Shart, Pant, Print , Popling, Luinge,Etc.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000
Less. Fixed Expense			
House rant		600	7,200
Electricity Bill		400	4,800
Transportation		800	9,600
Salary (self)		5,000	60,000
Salary (staf)		10,000	120,000
Entertainment		300	3,600
Guard		120	1,440
Generator		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		17,620	211,440
Net Profit (E) [C-D]		30,380	364,560

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
luinge	60	350	21,000	50	350	17500	38500
Shart	100	280	28,000				26250
Pant	25	370	9620	150	55	8000	17870
Trya	60	112	6720	30	280	8400	15120
Popling	80	55	4400	20	370	7400	11800
Voial	120	55	6600	150	58	8100	15300
3Pice	30	470	14100				14100
Print	150	58	8700				8700
Others			7460			1500	8960
Security			30,000				30000
Total	545		130,000	400		50,000	180,000

Source of Finance



- Entrepreneur's Contribution
130,000
- Investor's Investment
50,000
- Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shart, Pant, Print , Popling, Luinge,Etc.	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense	0				
Shart, Pant, Print , Popling, Luinge,Etc.	4,200	126,000	1,512,000	1,587,600	1,666,980
Total variable Expense (B)	4,200	126,000	1,512,000	1,587,600	1,666,980
Contribution Margin (CM) [C=(A-B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Fixed Expense					
House rant		600	7,200	7,200	7,200
Electricity Bill		400	4,800	4,800	4,800
Transportation		800	9,600	9,600	9,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		10000	120,000	120,000	120,000
Entertainment		300	3,600	3,600	3,600
Guard		120	1,440	1,440	1,440
Generator		100	1,200	1,200	1,200
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		17,720	212,640	212,640	212,640
Net Profit (E) [C-D)		66,280	795,360	845,760	898,680
Investment Payback			20,000	20,000	20,000

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

SI #	<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	795,360	845,760	898,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		775,360	1,601,120
	Total Cash Inflow	845,360	1,621,120	2,499,800
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	775,360	1,601,120	2,479,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 04 Others:0
Experience & Skill : 04 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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FAMILY PICTURE

