

# Proposed NU Business Name: **SHORNALI TAILORS & BORKA HOUSE**



Project identification and prepared by: Md Forhad Hossain  
Tangail Sadar, Unit, Tanagail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD SONA MIA</b>
Age	:	20-10-1984 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Suruj West Para, P.O: Gosai Joyair. P.S: Tangail Sadar, 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	:	<b>BALITON BEGUM</b>
(iii) Father's name	:	<b>MD AZHAR ALI</b>
(iv) GB member's info	:	Branch: Suruj Tangail, Centre # 22 (Female), Member ID: 1893, Group No: 01 Member since: 03-04-1988 (28 Years) First loan: BDT 500/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 21,600/-
(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.)	:	No
Business Experiences and Training Info	:	15 years experience in running business. 12 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-659274
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangial Sadar Unit ,Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BALITON BEGUM** joined Grameen Bank since 28 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	:	<b>SHORNALI TAILORS &amp; BORKA HOUSE</b>
Location	:	Meghla Market, Gharinda Market, Tangail
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 50,000/- (from existing business) 42% Required Investment BDT 70,000/- (as equity) 58%
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"><li>▪The business is planned to be scaled up by investment in existing goods like; Clothes item etc.</li><li>▪Average 40% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 4 employee.</li><li>▪One employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Veil	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Veil Cloth	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		1,800	21,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		3,000	36,000
Entertainment		300	3,600
Guard		200	2,400
Salary (staff)		28,000	336,000
<b>Total fixed Cost (D)</b>		<b>40,100</b>	<b>481,200</b>
<b>Net Profit (E) [C-D]</b>		<b>7,900</b>	<b>94,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Veil Cloth	120	160	19,200	220	160	35,200	54,400
Design Cloth	103	105	10,800	331	105	34,800	45,600
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>223.9</b>		<b>50,000</b>	<b>551</b>		<b>70,000</b>	<b>120,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Veil	5,100	153,000	1,836,000	1,927,800	2,024,190
<b>Total Sales (A)</b>	<b>5,100</b>	<b>153,000</b>	<b>1,836,000</b>	<b>1,927,800</b>	<b>2,024,190</b>
<b>Less. Variable Expense</b>					
Veil Cloth	3,060	91,800	1,101,600	1,156,680	1,214,514
<b>Total variable Expense (B)</b>	<b>3,060</b>	<b>91,800</b>	<b>1,101,600</b>	<b>1,156,680</b>	<b>1,214,514</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,040</b>	<b>61,200</b>	<b>734,400</b>	<b>771,120</b>	<b>809,676</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		1,800	21,600	22,000	23,000
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		4,000	48,000	50,000	52,000
Entertainment		300	3,600	4,000	4,500
Guard		200	2,400	2,400	2,400
Salary (staff)		35,000	420,000	420,000	420,000
<b>Total Fixed Cost</b>		<b>48,200</b>	<b>578,400</b>	<b>581,900</b>	<b>585,900</b>
<b>Net Profit (E) [C-D]</b>		<b>13,000</b>	<b>156,000</b>	<b>189,220</b>	<b>223,776</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</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	70,000		
1.2	Net Profit	156,000	189,220	223,776
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		128,000	289,220
	<b>Total Cash Inflow</b>	<b>226,000</b>	<b>317,220</b>	<b>512,996</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>128,000</b>	<b>289,220</b>	<b>484,996</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# স্বর্ণালী টেইলার্স এন্ড বোরকা হাউজ

প্রোঃ মোঃ সোনা মিয়া

এখানে রেডিমেট বোরকা ও বিদেশী কালো কাপড় বিক্রয় করা হয় এবং সকল প্রকার ডিজাইনের বোরকা তৈরী করা হয়।

মেঘলা মার্কেট, ঘারিন্দা বাজার, টাঙ্গাইল। মোবাইলঃ ০১৭৩৪-৬৫৯২৭৪, ০১৬২৪-৫৮১৪২৯

নিসিমা আর্ট  
০১৭৭৯৯৩৩৭৭৯

স্বর্ণালী টেইলার্স  
এন্ড  
বোরকা হাউজ








































গ্রামীণ ব্যাংক

বুকের টাঙ্গাইল শাখা

সহজ ঋণের পাশ বই

নাম: বাসি বেগম  
 বুক নং: ১৮২৬  
 গ্রুপ নং: ০১  
 কেন্দ্র নং: ২২/ম  
 কেন্দ্রের নাম: সুকান্ত হু/ম  
 প্রাপ্তির তারিখ: ১৩/০৮/১৬  
 শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 জনস্বাস্থ্য সচিবালয়



নাম: মোঃ সোহাগ মিয়া  
 Name: MO. SOHA MIAH  
 জন্ম তারিখ: ২০ অক্টোবর ১৯৬৪  
 Date of Birth: 20 Oct 1964  
 ID NO: 931954754842৬



৩নং ঘারিন্দা ইউনিয়ন পরিষদ কা  
 সদর উপজেলা, টাঙ্গাইল।

ট্রেড লাইসেন্স

বুক নং- ০১  
 ধারা-১২(১)  
 বাণিজ্যিক প্রতিষ্ঠানের নাম: সুজান্না ট্রেডিং  
 লাইসেন্স গ্রহীতার নাম: মোঃ সোহাগ মিয়া  
 পিতা/স্বামীর নাম: মোঃ হাজিয়ার হোসী  
 ঠিকানা: ঘারিন্দা বাজার, পোঃ ঘারিন্দা, টাঙ্গাইল।  
 ব্যবসার ধরণ: ট্রেডিং  
 ফিসের পরিমাণ: টাকা ৫০০/-  
 কথায়: হাজিয়ার হোসী



# FAMILY PICTURE

