

Proposed NU Business Name: **SOBUJ CUTTING CENTRE**



Project identification and prepared by: Md Najim Uddin,
Nagoprur Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SOBUJ MIAH
Age	:	03-05-1996 (20 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Deilla, P.O: Pongbai jora. 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	:	MOST. REBA BEGUM
(iii) Father's name	:	MD ABDUL GONI
(iv) GB member's info	:	Branch: Mamudnogor Nagorpur, Centre # 23 (Female), Member ID: 2475, Group No: 01 Member since: 08-05-2011 (05 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: BDT 7,680/-
(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	:	8 years experience in running business. 8 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.	:	01752-438742
Family's Contact No.	:	01735-875925
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ngorpur Unit ,Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. REBA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

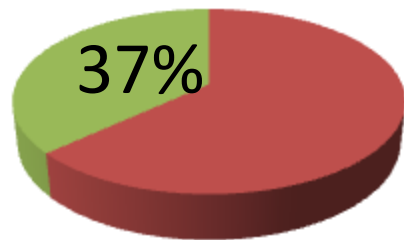
Business Name	:	SOBUJ CUTTING CENTRE
Location	:	Te baria bazaar, Nagorpur, Tangail
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 120,000/- (from existing business) 63% Required Investment BDT 70,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloths item etc.▪Income from sewing.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	2,000	60,000	720,000
Sewing	200	6,000	72,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Cloths	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		1,200	14,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		700	8,400
Guard		100	1,200
Transportation		1,000	12,000
Total fixed Cost (D)		9,300	111,600
Net Profit (E) [C-D]		5,700	68,400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Jeans Pant	60	350	21,000	0	0	0	21,000
Jeans Shirt	20	280	5,600	0	0	0	5,600
T-shirt	300	150	45,000	67	150	10,000	55,000
Trouser	20	270	5,400	0	0	0	5,400
kids pant	25	140	3,500	0	0	0	3,500
School dress shirt	30	200	6,000	0	0	0	6,000
School dress pant	21	200	4,200	0	0	0	4,200
Punjabi	12	450	5,400	0	0	0	5,400
Thread	100	35	3,500	0	0	0	3,500
Security	1	20000	20,000	0	0	0	20,000
Others	1	400	400	0	0	0	400
Garments Shirt	0	0	0	80	250	20,000	20,000
Garments Pant	0	0	0	80	250	20,000	20,000
Kids cloths	0	0	0	100	200	20,000	20,000
Total	590		120,000	327		70,000	190,000

Source of Finance



63%

■ Entrepreneur's Contribution 120,000

■ Investor's Investment 70,000

■ Total 190,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloths	3,000	90,000	1,080,000	1,134,000	1,190,700
Sewing	200	6,000	72,000	75,600	79,380
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Cloths	2,550	76,500	918,000	963,900	1,012,095
Total variable Expense (B)	2,550	76,500	918,000	963,900	1,012,095
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000	245,700	257,985
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		1,200	14,400	15,500	16,500
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		700	8,400	8,400	8,400
Guard		100	1,200	1,200	1,200
Transportation		1,200	14,400	14,400	14,400
Total Fixed Cost		9,600	115,200	117,000	118,500
Net Profit (E) [C-D]		9,900	118,800	128,700	139,485
Investment Payback			24,000	24,000	24,000

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	70,000		
1.2	Net Profit	118,800	128,700	139,485
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		94,800	199,500
	Total Cash Inflow	188,800	223,500	338,985
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	94,000	24,000	24,000
3	Net Cash Surplus	94,800	199,500	314,985

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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













বুজ কাটিং সেন্টার ও এমব্রয়ডারী

এখানে গেরি, প্যান্ট, শার্ট সহ বিভিন্ন আকারের
মাসিকীয়া পোশাক তৈরি করা হয়।
• প্রোগ্রাম - মোঃ [redacted] মিয়া •
পানবাজার, বাগবাজার, ঢাকা ১২০৬



FAMILY PICTURE

