

Proposed NU Business Name :**Sony Tailors**



Project identification and prepared by: Md. Farhad Hassain
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NURUL HAQUE
Age	:	23-10-1983(34 year)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1Doughters
No. of siblings:	:	1 Brother &1 Sisters.
Address	:	Vill: Beparipara, P.O:Dighuliya 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	:	SHARIFON
(iii) Father's name	:	FAZOL HAQUE
(iv) GB member's info	:	Branch:Baskhan pur Tangail, Centre # 15(Female), Member ID : 1656/1 , Group No: 04 Member since:05/02/2008(9 Years) First loan: BDT 10,000 /- Outstanding loan:15,480/-
Further Information:		
(v) Who pays GB loan installment	:	Own.
(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	:	9 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01961767551
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHARIFON joined Grameen 9 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	Sony Tailors
Location	:	Baparipara , Tangail
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 125,000/- (from existing business 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 07ft= 84 square ft
Security of the shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like machine,cloths,batton,thead etc.▪The business is operating by entrepreneur. Existing no employee.▪Average 40% gain on sales.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Machine , Zuki Machine , etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Machine , Zuki Machine , etc.	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000
Less. Fixed Expense			
Rent		5500	66000
Electricity Bill		1000	12000
Transportation		1000	12000
Salary(Self)		5000	60000
Entertainment		300	3600
Guird		150	1800
Mobile Bill		200	2400
Total fixed Cost (D)		13150	157800
Net Profit (E) [C-D)		10,850	130,200

Investment Breakdown

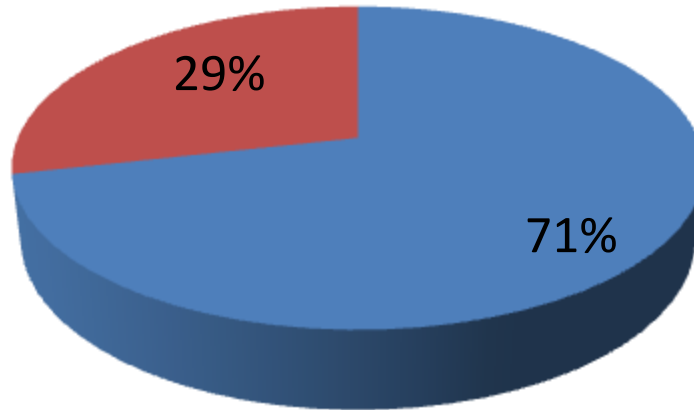
Particulars	Existing	Proposed	Proposed Total
Machine	20,000	0	20,000
Zuki Machine	0	50,000	50,000
etc.	5,000	0	5,000
Security	100,000	0	100,000
Total	125,000	50,000	175,000

Source of Finance

■ Entrepreneur's contribution 125000 ■ Investor's Investment 50000 ■ Total 175000

Entrepreneur's contribution 125000
Investor's Investment 50000
Total 175000

125,000
50,000



Financial Projection (BDT)

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Machine , Zuki Machine , etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Machine , Zuki Machine , etc.	2,100	63,000	756,000	793,800	833,490
Total variable Expense (B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504,000	529,200	555,660
Less. Fixed Expense					
Rent		5,500	66,000	66,000	66,000
Electricity Bill		1200	14,400	15,120	15,876
Transportation		1,200	14,400	14,400	14,400
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guird		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		13,650	163,800	164,520	165,276
Net Profit (E) [C-D)		28,350	340,200	364,680	390,384
Investment Payback			20,000	20,000	20,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	0	0
1.2	Net Profit	340,200	364,680	390,384
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	320,200	664,880
	Total Cash Inflow	390,200	684,880	1,055,264
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	320,200	664,880	1,035,264

SWOT ANALYSIS

STRENGTH

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



সানি টেইলাস

এখানে সুট, শার্ট, শাট, ককু আনুসিক ডিজাইনের পোশাক তৈরী নির্ভরযোগ্য পরিষেবা

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০১৭৪৩১-৩৩৩৩৩৩৩











FAMILY PICTURE

