Proposed NU Business Name: M/S SURAN TAILORS



Project identification and prepared by: Md. Sujon hossain Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta					
Name	:	SURAN CHANDRA BOISNOB			
Age	:	22-10-1984(33 Years)			
Education, till to date	:	Class-five			
Marital status	:	Married			
Children	:	01son			
No. of siblings:	:	04 Brothers 01sister			
Address	:	Vill: Beribide,P.O: jalchatro, P.S: Modhupur, Dist: Tangail			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father BULU RANI BOISNOB SATISH CHANDRA BOISNOB Branch: ornakhola, Centre # 50 (Female), Member ID: 4768, Group No: 01 Member since: 02-06-2009 (09 Years) First loan: 3000taka. Existing loan: 10,000 taka			
Further Information:		Outstanding loan: 4060 taka			
(v) Who pays GB loan installment (vi) Mobile lady	:	son 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	•••	15 years experience in running business.
Training Info	:	He has training 2years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01735-257269
Mother's Contact No.	:	NO
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BULU RANI BOISNOB joined Grameen Bank since 09 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

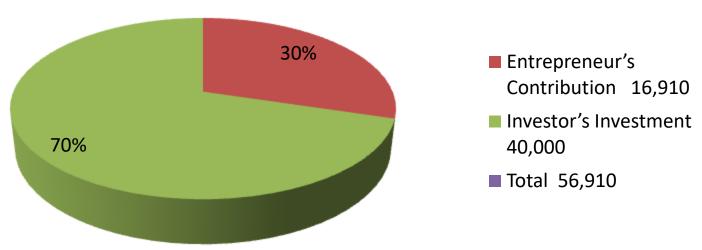
Proposed Nobin Udyokta Business Info				
Business Name	:	M/S SURAN TAILORS		
Location	:	Baribide bazar, Modhupur, Tangail.		
Total Investment in BDT	:	BDT :56,910/-		
Financing	:	Self BDT 16,910(existing business) 30% Required Investment BDT 40,000(as equity) 70%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	15ft x 10ft= 150 square ft		
Security of the shop	:	NO		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; pabalin kapar, vhayel kapar, threepis, chapa kapar etc. The business is operating by entrepreneur. Existing no employee. The business is Own. Collects goods from Modhupur, Agreed grace period is 3 months. 		

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Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Pabalin kapar, bhayel kapar, threepis, others	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
Pabalin kapar, bhayel kapar,threepis, others	750	22500	270000
Total Variable Expense	750	22500	270000
Contributon Margin (CM) [C=(A-B)]	250	7500	90000
Less Fixed Expense			
Rent		0	0
Electric Bill		0	0
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		50	600
Guard		0	0
Generator		0	0
Mobile Bill		100	1200
Total Fixed Cost (D)		5350	64200

Investment Breakdown								
	Exist	ing	Proposed					
Particulars	Qty.	Unit Price	Existing	g Qty. Unit Price Proposed Proposed				
pabalin kapar	80	42	3,360			20,000	23,360	
bhayel kapar	70	45	4,550			20,000	24,550	
threepis	10	450	4,500			0	4,500	
chapa kapar	100	45	4,500			0	4,500	
	0	0	0			0	0	
	0	0	0			0	0	
	0	0	0			0	0	
			0			0	0	
			0			0	0	
			0			0	0	
Total	260	582	16,910	0	0	40,000	56,910	

Source of Finance



Financial Projection (BDT)

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Particular	Daily	Monthly	Year -1	Year-2	Year-3		
Revenue(Sales)							
Pabalin kapar, bhayel kapar,threepis, others	1500	45000	540000	567000	595350		
0	0	0	0	0	0		
Total Sales(A)	1500	45000	540000	567000	595350		
Less Variable Expense (B)							
Pabalin kapar, bhayel kapar,threepis, others	1125	33750	405000	425250	446513		
Total Variable Expense	1125	33750	405000	425250	446513		
Contributon Margin (CM) [C=(A-B)]	375	11250	135000	141750	148838		
Less Fixed Expense							
Rent		0	0	0	0		
Electric Bill		0	0	300	600		
Transportaion		200	2400	2520	2646		
Salary (Self)		5000	60000	60000	60000		
Salary (Staff)		0	0	0	0		
Entertainment		50	600	600	600		
Gard		0	0	0	0		
Generator		0	0	0	0		
Mobil Bill		100	1200	1300	1400		
Total Fixed Cost (D)		5350	64200	64720	65246		
Net Profit (E)= [C-D]		5900	70800	74340	78057		
Investment Pay Back			16,000	16,000	16,000		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	70,800	74340	78057
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		54800	113140
	Total Cash Inflow	110,800	129,140	191,197
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	54,800	113,140	175,197

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 15 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Baribide bazar ,modhupur
,tangail
Regular customers;

THREATS

Theft

Fire

Political unrest

Pictures

मान्य आयो आयो सामित स्राक्ति सा क्टब्रं नामः ट्रिक्मिर्यिये र्रियम् सहस्ययं उत्राम নিটের নাম: দ্যাক্তার সংক্ষিপ্ত জীবন বৃত্তাতঃ मः सार्म कि राष्ट्रा ष्ट्रन्म णातिथः २४/२५/२ 66 32 युजः नकाग्र त्यागाणः द्विपद्भा









FAMILY PICTURE

