

Proposed NU Business Name: **SUN TAILORS**



Project identification and prepared by: Md Shahidul Islam,
Bagha Unit, Bagha

Project verified by: Md Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SURUJ JAMAN
Age	:	25-08-1987 (29 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Sister, 1 Brothers
Address	:	Vill: Chondipur, P.O: Bagha, P.S: Bagha, Dist: Rajshahi
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. ZOHURA BEGUM
(iii) Father's name	:	MD LALCHAND
(iv) GB member's info	:	Branch: Monigram Bagha, Centre # 47 (Female), Member ID: 3296/2, Group No: 02 Member since: 25-02-2013 (03 Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 60,000/-, Outstanding loan: BDT 41,190
(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.)	:	Nil
Business Experiences and Training Info	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-605547
Mother's Contact No.	:	01797-667271
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ZOHURA BEGUM joined Grameen Bank since 03 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SUN TAILORS
Location	:	Chondipur Bazaar, Bagha, Rajshahi
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Cloths etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

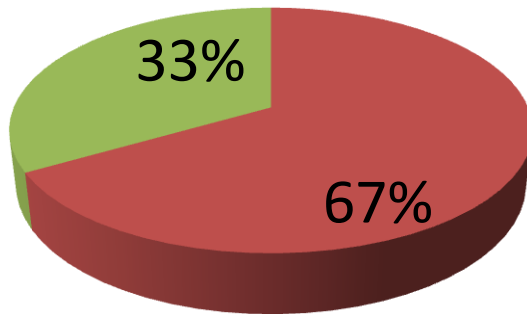
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	1,600	48,000	576,000
Total Sales (A)	1,600	48,000	576,000
Less. Variable Expense			
Cloths	1,120	33,600	403,200
Total variable Expense (B)	1,120	33,600	403,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Transportation		400	4,800
Entertainment		200	2,400
Guard		50	600
Total fixed Cost (D)		9,650	115,800
Net Profit (E) [C-D]		4,750	57,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shirt	80	300	24,000	40	300	12,000	36,000
Pant Piece	58	350	20,300	30	350	10,500	30,800
Three piece	18	600	10,800	16	600	9,600	20,400
Print Cloth	38	50	1,900	38	50	1,900	3,800
Long Cloth	0	0	0	100	50	5,000	5,000
Veil Cloth	6	500	3,000	22	500	11,000	14,000
Security	1	40000	40,000	0	0	0	40,000
Total	201		100,000	246		50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 Year
Revenue (sales)				
Cloths	2,100	63,000	756,000	793,800
Total Sales (A)	2,100	63,000	756,000	793,800
Less. Variable Expense				
Cloths	1,470	44,100	529,200	555,660
Total variable Expense (B)	1,470	44,100	529,200	555,660
Contribution Margin (CM) [C=(A-B)]	630	18,900	226,800	238,140
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		300	3,600	4,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Transportation		600	7,200	8,500
Entertainment		200	2,400	2,400
Guard		50	600	600
Total Fixed Cost		9,950	119,400	121,500
Net Profit (E) [C-D]		8,950	107,400	116,640
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	107,400	116,640
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		77,400
	Total Cash Inflow	157,400	194,040
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	77,400	164,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 02 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



স্বাস্থ্য

টেইলার্স এন্ড কুথ ষ্টোর

প্রোঃ সুরঞ্জামান মাহমুদ (সূর্য)

মোবা : ০১৭২৩-৬০৫৫৪৭







ইউঃ পঃ পনং ফরম
(১২) (১) বিধান দ্রষ্টব্য)

ট্রেড লাইসেন্স

১নং বাজুবাঘা ইউনিয়ন পরিষদ

ডাকঘর : বাঘা, উপজেলা : বাঘা, জেলা : রাজশাহী।

লাইসেন্স নং ৬৬ তাং ০২/৮/১১

স্বাক্ষর নাম - মোঃ সুরজ জামান
পিতা নাম - মোঃ লালচাঁদ জামান
মাতা নাম - মোঃ জাহান্না বেগম
তারিখ ০২/৮/১১

১০০০
১০০০

২২০০/০০ টাকা

ব্যবসা চালাইয়া যাইবার জন্য



স ০২১৪৯০১

১ম পক্ষ: মোঃ সুরজ জামান পিতা মোঃ লালচাঁদ জামান
২য় পক্ষ: মোঃ জাহান্না বেগম

২য় পক্ষ: মোঃ জাহান্না বেগম পিতা মোঃ লালচাঁদ জামান
৩য় পক্ষ: মোঃ লালচাঁদ জামান

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ সুরজ জামান
Name: Md. Suruz Zaman
পিতা: মোঃ লালচাঁদ
মাতা: মোসাঃ জাহান্না বেগম
Date of Birth: 25 Aug 1987
ID NO: 8111022260521

নাম: মোঃ সুরজ জামান
পিতা: মোঃ লালচাঁদ
মাতা: মোসাঃ জাহান্না বেগম

১০০০ টাকা

গ্রামীণ ব্যাংক
মহিমান বাঘা শাখা

সহজ ঋণের পাশ বই

নাম: মোঃ সুরজ জামান
স্থান: ০২/৮/১১
কেন্দ্র নং: ১১/১১
কেন্দ্রের নাম: বাজুবাঘা
বই ইস্যুর তারিখ: ০২/৮/১১
শাখা ব্যবস্থাপকের স্বাক্ষর

FAMILY PICTURE

