

Proposed NU Business Name: **PAPPU TAILORS**



Project identification and prepared by: Md.Nurul islam Kaliakor  
Unit, Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD:SHUFEL HOSSEN</b>
Age	:	06-08-1982 (34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers and 02 sister
Address	:	Vill: Sinaboho P.O: Bastoli P.S: Kaliakor, Dist: Gazipur.
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>SUFIA BEGUM</b>
(iii) Father's name	:	<b>MD: ABUL HASEM</b>
(iv) GB member's info	:	Branch: Ataboho kaliakor , Centre # 11 (Female), Member ID: 1855, Group No: 07 Member since: 20-01-2001 to 2008 (8 Years) First loan: BDT 5,000 /- Outstanding loan: Nill
Further Information:		
(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	:	10 years experience in running business. He has 02 years training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	Agrilcture
Entrepreneur Contact No.	:	01718-585258
Family's Contact No.	:	01681-319251
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUFIA BEGUM** joined Grameen Bank since 8 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>PAPPU TEALARS</b>
Location	:	Sinaboho, Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 1,20,000/- (from existing business) 67% Required Investment BDT 60,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 20 ft= 280 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Taylearing item</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪Existing no employee.</li><li>▪ The shop is woner.</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>			
Cloth,Shart,Pant etc	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Cloth,Shart,Pant etc	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		400	4,800
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (self)		5,000	60,000
<b>Gard</b>		<b>180</b>	<b>2,160</b>
<b>Genator</b>		<b>150</b>	<b>1,800</b>
<b>Total fixed Cost (D)</b>		<b>7,230</b>	<b>86,760</b>
<b>Net Profit (E) [C-D]</b>		<b>9,570</b>	<b>114,840</b>

## Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
3 pich	6	500	3,000	20	10,000	13,000
Shart	50	350	17,500	30	10,500	28,000
Pant pich	80	350	28,000	40	14,000	42,000
Print cloth	675	65	43,875	100	6,500	50,375
Suti cloth	210	55	11,550	120	6,600	18,150
Borka	5	720	3,600	10	7,200	10,800
Others			12,475	0	5,200	17,675
<b>Total</b>			<b>120,000</b>		<b>60,000</b>	<b>180,000</b>

## Source of Finance



## Financial Projection (BDT)

<b>Revenue (sales)</b>				
Cloth,Shart,Pant etc	3,300	99,000	1,188,000	1,247,400
	0	0	0	0
<b>Total Sales (A)</b>	<b>3,300</b>	<b>99,000</b>	<b>1,188,000</b>	<b>1,247,400</b>
<b>Less. Variable Expense</b>				
Cloth,Shart,Pant etc	<b>2,640</b>	79200	950400	997920
	0	0	0	0
<b>Total variable Expense (B)</b>	<b>2,640</b>	<b>79,200</b>	<b>950,400</b>	<b>997,920</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>	<b>249,480</b>
<b>Less. Fixed Expense</b>				
Rent		0	0	0
Electricity Bill		500	6,000	6,000
Transportation		1,000	12,000	12,000
Mobile Bill		300	3,600	3,600
Entertainment		200	2,400	2,400
Salary (sttaf)		0	0	0
Salary (self)		5,000	60,000	60,000
<b>Gard</b>		<b>180</b>	2160	2,160
Genarator		<b>150</b>	1,800	1,800
<b>Total Fixed Cost</b>		<b>7,330</b>	<b>87,960</b>	87,960
<b>Net Profit (E) [C-D]</b>		<b>12,470</b>	<b>149,640</b>	161,520
<b>Investment Payback</b>			<b>30,000</b>	30,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	149,640	161,520
1.3	Depreciation (Non cash item)	1,800	1,800
1.4	Opening Balance of Cash Surplus		121,440
	<b>Total Cash Inflow</b>	<b>211,440</b>	<b>284,760</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>90,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,440</b>	<b>254,760</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Sinaboho, Kaliakor,  
Gazipur.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# শ্যামু

## টেলিভিশন এন্ড বক্তৃতা

শ্রীঃ মোঃ সোফেল সিকদার



# পাশু

## টেলার্স এন্ড বস্ত্রালয়

প্রাঃ মোঃ সোফেল সিকদার























# FAMILY PICTURE

