### Proposed NU Business Name: SHORNALI TAILORS & BORKA HOUSE



Project identification and prepared by: Md Forhad Hossain Tangail Sadar, Unit, Tanagail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD SONA MIA			
Age	:	20-10-1984 (32 Years)			
Education, till to date	:	Class 8			
Marital status	:	Married			
Children	:	1 Son & 1 Daughter			
No. of siblings:	:	3 Brothers & 2 Sisters			
Address	:	Vill: Suruj West Para, P.O: Gosai Joyair. P.S: Tangail Sadar, 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  BALITON BEGUM  MD AZHAR ALI  Branch: Suruj Tangail, Centre # 22 (Female),  Member ID: 1893, Group No: 01  Member since: 03-04-1988 (28 Years)  First loan: BDT 500/-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 50,000/- Outstanding loan: BDT 21,600/- Father No No 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	••	15 years experience in running business. 12 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	• •	Business
Other Own/Family Sources of Liabilities	• •	None
Entrepreneur Contact No.		01734-659274
Family's Contact No.	:	-
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Tangial Sadar Unit ,Tangail

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

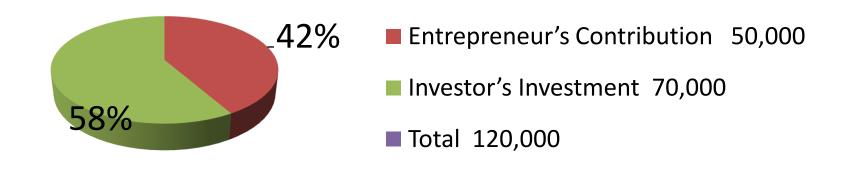
**BALITON BEGUM** joined Grameen Bank since 28 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	SHORNALI TAILORS & BORKA HOUSE			
Location	:	Meghla Market, Gharinda Market, Tangail			
Total Investment in BDT	:	BDT 120,000/-			
Financing	:	Self BDT 50,000/- (from existing business) 42%			
		Required Investment BDT 70,000/- (as equity) 58%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	15 ft x 10 ft= 150 square ft			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Clothes item etc.</li> <li>Average 40% gain on sales.</li> <li>The business is operating by entrepreneur. Existing 4 employee.</li> <li>One employee will be appointed.</li> <li>The shop is rented.</li> <li>Collects goods from Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul>			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Veil	4,000	120,000	1,440,000			
Total Sales (A)	4,000	120,000	1,440,000			
Less. Variable Expense						
Veil Cloth	2,400	72,000	864,000			
Total variable Expense (B)	2,400	72,000	864,000			
Contribution Margin (CM) [C=(A-B)	1,600	48,000	576,000			
Less. Fixed Expense						
Rent		1,500	18,000			
Electricity Bill		1,800	21,600			
Mobile Bill		300	3,600			
Salary (self)		5,000	60,000			
Transportation		3,000	36,000			
Entertainment		300	3,600			
Guard		200	2,400			
Salary (staff)		28,000	336,000			
Total fixed Cost (D)		40,100	481,200			
Net Profit (E) [C-D)		7,900	94,800			

Investment Breakdown							
Existing				Proposed			
Particulars	Qty. Unit Amo			Qty.	Unit	Amount	Proposed
		Price	t (BDT)		Price	(BDT)	Total
Veil Cloth	120	160	19,200	220	160	35,200	54,400
Design Cloth	103	105	10,800	331	105	34,800	45,600
Security	1	20000	20,000	0	0	0	20,000
Total	223.9		50,000	551		70,000	120,000

### **Source of Finance**



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Veil	5,100	153,000	1,836,000	1,927,800	2,024,190	
Total Sales (A)	5,100	153,000	1,836,000	1,927,800	2,024,190	
Less. Variable Expense						
Veil Cloth	3,060	91,800	1,101,600	1,156,680	1,214,514	
Total variable Expense (B)	3,060	91,800	1,101,600	1,156,680	1,214,514	
Contribution Margin (CM) [C=(A-B)	2,040	61,200	734,400	771,120	809,676	
Less. Fixed Expense						
Rent		1,500	18,000	18,000	18,000	
Electricity Bill		1,800	21,600	22,000	23,000	
Mobile Bill		400	4,800	5,500	6,000	
Salary (self)		5,000	60,000	60,000	60,000	
Transportation		4,000	48,000	50,000	52,000	
Entertainment		300	3,600	4,000	4,500	
Guard		200	2,400	2,400	2,400	
Salary (staff)		35,000	420,000	420,000	420,000	
Total Fixed Cost		48,200	578,400	581,900	585,900	
Net Profit (E) [C-D)		13,000	156,000	189,220	223,776	
Investment Payback			28,000	28,000	28,000	

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

		•	
Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
Cash Inflow			
Investment Infusion by			
Investor	70,000		
Net Profit	156,000	189,220	223,776
Depreciation (Non cash item)		-	-
Opening Balance of Cash			
Surplus		128,000	289,220
Total Cash Inflow	226,000	317,220	512,996
Cash Outflow			
Purchase of Product	70,000		
Payment of GB Loan			
Investment Pay Back (Including			
Ownership Tr. Fee)	28,000	28,000	28,000
Total Cash Outflow	98,000	28,000	28,000
Net Cash Surplus	128,000	289,220	484,996
	Investment Infusion by Investor Net Profit Depreciation (Non cash item) Opening Balance of Cash Surplus Total Cash Inflow Cash Outflow Purchase of Product Payment of GB Loan Investment Pay Back (Including Ownership Tr. Fee) Total Cash Outflow	Cash Inflow Investment Infusion by Investor 70,000 Net Profit 156,000 Depreciation (Non cash item) Opening Balance of Cash Surplus Total Cash Inflow 226,000 Cash Outflow Purchase of Product 70,000 Payment of GB Loan Investment Pay Back (Including Ownership Tr. Fee) 28,000 Total Cash Outflow 98,000	Cash Inflow Investment Infusion by Investor 70,000  Net Profit 156,000 189,220  Depreciation (Non cash item) - Opening Balance of Cash Surplus 128,000  Total Cash Inflow 226,000 317,220  Cash Outflow Purchase of Product 70,000  Payment of GB Loan Investment Pay Back (Including Ownership Tr. Fee) 28,000  Total Cash Outflow 98,000 28,000

### SWOT ANALYSIS

## Strength

Employment: Self: 01 Family:0 Others:05

Experience & Skill: 15 Years

Quality goods & services;

Skill and experience;

## WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community Location of farm; Regular customers;

### THREATS

Theft

Fire

Political unrest

# Pictures











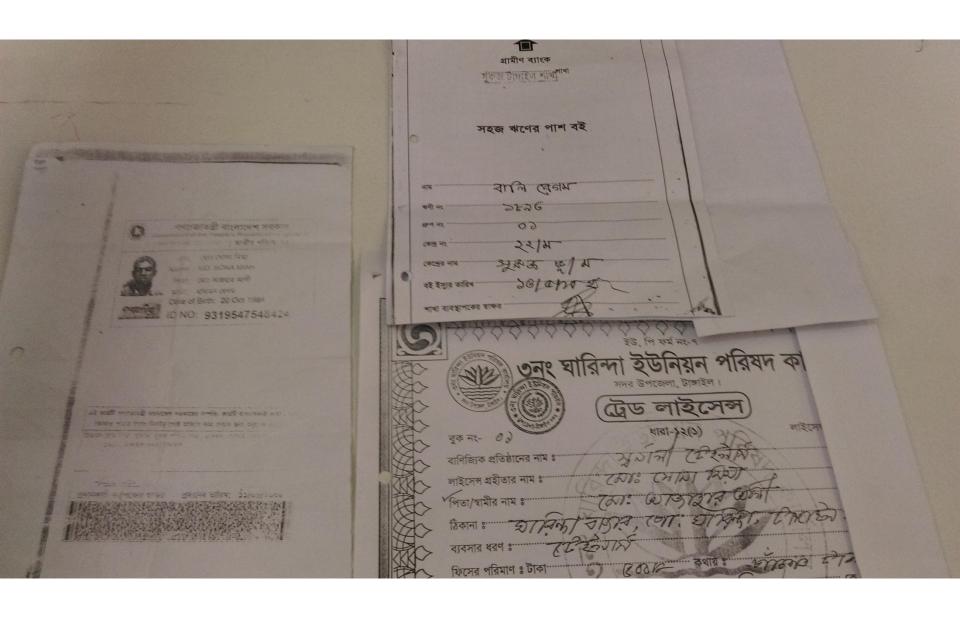












## **FAMILY PICTURE**

