Proposed NU Business Name: SOBUJ CUTTING CENTRE



Project identification and prepared by: Md Najim Uddin, Nagoprur Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD SOBUJ MIAH			
Age	:	03-05-1996 (20 Y <i>ears)</i>			
Education, till to date	:	Class 8			
Marital status	:	Single			
Children	:	_			
No. of siblings:	:	1 Brother & 1 Sister			
Address	:	Vill: Deilla, P.O: Pongbai jora. P.S: Nagorpur, 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 MOST. REBA BEGUM MOST. REBA BEGUM MD ABDUL GONI Branch: Mamudnogor Nagorpur, Centre # 23 (Female), Member ID: 2475, Group No: 01 Member since: 08-05-2011 (05 Years) First Ioan: BDT 3,000/-			
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 20,000/-, Outstanding loan: BDT 7,680/- 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	:	8 years experience in running business. 8 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.	:	01752-438742
Family's Contact No.	:	01735-875925
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ngorpur Unit , Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

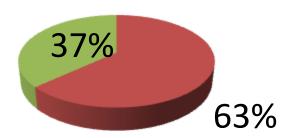
MOST. REBA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	SOBUJ CUTTING CENTRE			
Location	:	Te baria bazaar, Nagorpur, Tangail			
Total Investment in BDT	:	BDT 190,000/-			
Financing	:	Self BDT 120,000/- (from existing business) 63%			
		Required Investment BDT 70,000/- (as equity) 37%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	12 ft x 10 ft= 120 square ft			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Cloths item etc. Income from sewing. Average 25% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Tangail. Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Cloths	2,000	60,000	720,000			
Sewing	200	6,000	72,000			
Total Sales (A)	2,200	66,000	792,000			
Less. Variable Expense						
Cloths	1,700	51,000	612,000			
Total variable Expense (B)	1,700	51,000	612,000			
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000			
Less. Fixed Expense						
Rent		1,000	12,000			
Electricity Bill		1,200	14,400			
Mobile Bill		300	3,600			
Salary (self)		5,000	60,000			
Entertainment		700	8,400			
Guard		100	1,200			
Transportation		1,000	12,000			
Total fixed Cost (D)		9,300	111,600			
Net Profit (E) [C-D)		5,700	68,400			

Investment Breakdown								
Existing					Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total	
Jeans Pant	60	350	21,000	0	0	0	21,000	
Jeans Shirt	20	280	5,600	0	0	0	5,600	
T-shirt	300	150	45,000	67	150	10,000	55,000	
Trouser	20	270	5,400	0	0	0	5,400	
kids pant	25	140	3,500	0	0	0	3,500	
School dress shirt	30	200	6,000	0	0	0	6,000	
School dress pant	21	200	4,200	0	0	0	4,200	
Punjabi	12	450	5,400	0	0	0	5,400	
Thread	100	35	3,500	0	0	0	3,500	
Security	1	20000	20,000	0	0	0	20,000	
Others	1	400	400	0	0	0	400	
Garments Shirt	0	0	0	80	250	20,000	20,000	
Garments Pant	0	0	0	80	250	20,000	20,000	
Kids cloths	0	0	0	100	200	20,000	20,000	
Total	590		120,000	327		70,000	190,000	

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 70,000

Total 190,000

Financial Projection (BDT)							
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)							
Cloths	3,000	90,000	1,080,000	1,134,000	1,190,700		
Sewing	200	6,000	72,000	75,600	79,380		
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080		
Less. Variable Expense							
Cloths	2,550	76,500	918,000	963,900	1,012,095		
Total variable Expense (B)	2,550	76,500	918,000	963,900	1,012,095		
Contribution Margin (CM) [C=(A-B)	650	19,500	234,000	245,700	257,985		
Less. Fixed Expense							
Rent		1,000	12,000	12,000	12,000		
Electricity Bill		1,200	14,400	15,500	16,500		
Mobile Bill		400	4,800	5,500	6,000		
Salary (self)		5,000	60,000	60,000	60,000		
Entertainment		700	8,400	8,400	8,400		
Guard		100	1,200	1,200	1,200		
Transportation		1,200	14,400	14,400	14,400		
Total Fixed Cost		9,600	115,200	117,000	118,500		
Net Profit (E) [C-D)		9,900	118,800	128,700	139,485		
Investment Payback			24,000	24,000	24,000		

Cash flow projection on business plan (rec. & Pay)							
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)			
1	Cash Inflow						
	Investment Infusion by						
1.1	Investor	70,000					
1.2	Net Profit	118,800	128,700	139,485			
1.3	Depreciation (Non cash item)		-	-			
	Opening Balance of Cash						
1.4	Surplus		94,800	199,500			
	Total Cash Inflow	188,800	223,500	338,985			
2	Cash Outflow						
2.1	Purchase of Product	70,000					
2.2	Payment of GB Loan						
	Investment Pay Back (Including						
2.3	Ownership Tr. Fee)	24,000	24,000	24,000			
	Total Cash Outflow	94,000	24,000	24,000			
3	Net Cash Surplus	94,800	199,500	314,985			



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 8 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

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

THREATS

Theft Fire Political unrest Pictures













বুজ কাটিং লেন্টার গু এমরয়ডারী

প্রথ্যারে হোছি, স্মান্ট, স্মার্ট সংগ্রেলিভন এতে জ মান্দেশ্রীয় প্রোয়াকে ফিটিং করা হয়। • জোন- মোয়া প্রান্দেশক বাজার, জানবজ্য জোনা ক্রেন্স জ্ব

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FAMILY PICTURE

