

Proposed NU Business Name: **SONALI TAILORS**



Project identification and prepared by: Ataur Rahman
Sahipur, Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOFAZZAL HOSSEN
Age	:	05-02-1990 (27 Years)
Education, till to date	:	VIII Pass
Marital status	:	Married
Children	:	01 Son.
No. of siblings:	:	01 Brother 03 Sisters.
Address	:	Vill: Kochua P.O: Kochua, P.S: Sakhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MST FIROZA BEGUM
(iii) Father's name	:	MD GOFUR MIA
(iv) GB member's info	:	Branch: Kochua, Sakhipur, Tangail Centre # 39 (Male), Member ID: 4828, Group No: 07 Member since: 23-01-2010 to 2017(07 Years) First loan: BDT 30,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 12000
(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	:	05 years experience in running business. 05 Years in own business. He has 03 months training on tailors.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-827579
Mother's Contact No.	:	01875-946764
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD GOFUR MIA joined Grameen Bank since 7 years ago. At first he took 30,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SONALI TAILORS
Location	:	Kochua Bazar, Sakhiur, Tangail.
Total Investment in BDT	:	BDT 253,000/-
Financing	:	Self BDT 203,000 (from existing business) % Required Investment BDT 50,000 (as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	18 ft x 10 ft = 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing all kind of cloths & tailoring.▪The shop is self.▪The shop is operating by entrepreneur.▪Existing one employee.▪Collects cloths from Tangail.▪Agreed grace period is 3 months.

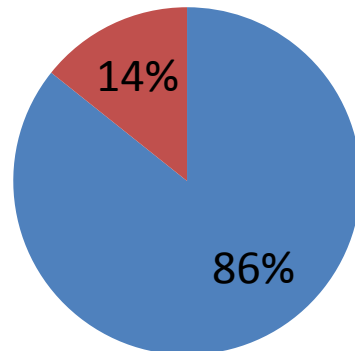
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tailoring	700	21000	252000
Fabrics	4000	120000	1440000
Total Sales (A)	4700	141000	1692000
Less Variable Expense			
Tailoring	560	16800	201600
Fabrics	3400	102000	1224000
Total variable Expense (B)	3,960	118800	1425600
Contribution Margin (CM) [C=(A-B)]	740	22200	266400
Less Variable Expense			
Rent		1,000	12000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Guard		150	1800
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		18,150	217800
Net Profit (E)= [C-D]		4,050	48600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Shart	80	500	40,000	20	500	10,000	50,000
Pant	60	550	33,000	20	550	11,000	44,000
Plane Cloth	200	45	9,000	50	45	2,250	11,250
Toray Cloth	40	120	4,800	10	120	1,200	6,000
Print Cloth	250	35	8,750	48	35	1,680	10,430
Borka	60	1000	60,000	20	1000	20,000	80,000
Panjabi	40	1200	48,000	0	1200	0	48,000
Scarf	100	150	15,000	0	150	0	15,000
Security	0	0	30,000	0	0	0	40,000
Others	0	0	51,450	0	0	3,870	55,320
	0	0	203,000	0		50,000	253,000

Source of Finance



- Entrepreneur`s Contribution BDT 203000
- Investor`s Investment BDT 50,000
- Total BDT 253000

Financial Business (BDT)					
Paticular	Daily	Monthly	1 st year	2 nd Year	3 rd Year
Revenue(Sales)					
Tailoring	800	24000	288000	288000	288000
Fabrics	4,500	135000	1620000	1620000	1620000
Total Sales (A)	5,300	159000	1908000	1908000	1908000
Less Variable Expense					
Tailoring	640	19200	230400	230400	230400
Ring, pillar, slap, cover, brick,cement etc	4,465				
Fabrics	3825				
Total variable Expense (B)	4,465	133950	1607400	1607400	1607400
Contribution Margin (CM) [C=(A-B)]	835	25050	300600	300600	300600
Less Variable Expense					
Rent		1,000	12000	12000	12000
Electricity bill		1,000	12000	12000	12000
Transportation		500	6000	6000	6000
Salary (self)		5,000	60000	60000	60000
Salary(Staff)		10,000	120000	120000	120000
Entertainment		200	2400	2400	2400
Guard		150	1800	1800	1800
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		300	3600	3600	3600
Total fixed cost (D)		18,150	217800	217800	217800
Net Profit (E)= [C-D]		6,900	58,745	58,745	58,745
Investment Payback			20000	20000	20000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	58,745	61,682	64766.3625
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,745	80427.25
	Total Cash Inflow	108,745	100,427	145193.6125
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	38,745	80,427	125193.6125

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kochua Bazar, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures

ফ্যাশনে নতুন-দিগন্ত

মোনামী টেক্সটাইল



প্রোঃ মোফাজ্জল হোসেন

এখানে সু-দক্ষ কারিগর দ্বারা
প্যান্ট, শার্ট, পাঞ্জাবী, খ্রি-পিছ ও
বোরকা সহ পুরুষ ও মহিলাদের
রুচি সম্মত পোষাক তৈরি করা হয়।



কচুয়া বাজার মেইন রোড, সখিপুর, টাঙ্গাইল। মোলা : ০১৯৮১-১১৬১৮৪, ০১৮১৪-৮২৭৫৭৯









FAMILY PICTURE

