

## Proposed NU Business Name: **SHUVO TRAILORS**



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Project verified by: Md. Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SHUVROTO CHANDRA MONI</b>
Age	:	04-05-1988 ( 29 Years)
Education, till to date	:	Class 4
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	02 Brothers 1 Sister
Address	:	Vill: Boro Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>AROTI RANI</b>
(iii) Father's name	:	<b>KHITISH CHANDRA MONI</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 73 (Female), Member ID: 6170, Group No: 07 Member since: 01/01/2005 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: Nill
(v) Who pays GB loan installment	:	Mother
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01997-849044
Mother's Contact No.	:	01940-768297
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AROTI RANI** joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

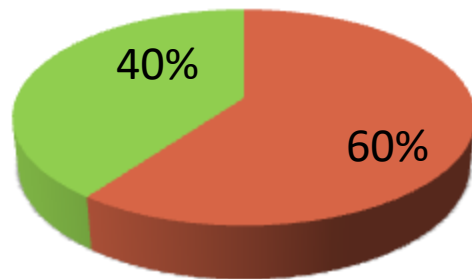
Business Name	:	<b>SHUVO TRAILORS</b>
Location	:	Barha Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 75,000/-
Financing	:	Self BDT 45,000(from existing business) =60% <b>Required Investment BDT 30,000(as equity) 40 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; make,3pes,slwar, etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Nawabgonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Trailaring Item	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Leather	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		100	1200
Rent		1200	14400
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Total Fixed Cost (D)		7400	88800
Net Profit (E)= [C-D]		6100	73200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sewing machine	02	6,000	12,000	01	20,000	20,000	32,000
Over lock machine	01	8,000	8,000				8,000
Readymade dress			10,000				10,000
Others		15,000	15,000		10,000	10,000	25,000
<b>Total</b>			<b>45,000</b>			<b>30,000</b>	<b>75,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :-45,000
- Investor Investment's :- 30,000
- Total :- 75,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Tailoring Item	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Tailoring Item	2100	63000	756000	793800	833490
<b>Total Variable Expense</b>	<b>2100</b>	<b>63000</b>	<b>756000</b>	<b>793800</b>	<b>833490</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Fixed Expense</b>					
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	60000	60000
Guaed		0	0	0	0
Entertainment		200	2400	2400	2400
Rent		1200	14400	14400	14400
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>85200</b>	<b>217600</b>	<b>1802000</b>
<b>Net Profit (E)= [C-D]</b>		<b>18700</b>	<b>224400</b>	<b>235620</b>	<b>247401</b>
<b>Investment Pay Back</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	224,400	235620	247401
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	206400	206400	424020
	<b>Total Cash Inflow</b>	<b>254,400</b>	<b>442,020</b>	<b>671,421</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	18000	18000	18000
	<b>Total Cash Outflow</b>	<b>48,000</b>	<b>18,000</b>	<b>18,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>206,400</b>	<b>424,020</b>	<b>653,421</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Barha Bazar, Nawabganj,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





























# FAMILY PICTURE