

Proposed NU Business Name: **M/S SUMAIA TAILORS**



Project identification and prepared by: Mr. Kabir Raksam
,Tahirpur Unit , Rajshahi

Project verified by: Md. Mijan Patoary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nabin Udyokta

Name	:	MD. AL-AMIN DEWAN
Age	:	05-06-1983(34Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	3 sister
Address	:	Vill: tahir ekdala,P.O: ekdala,P.S: bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SUFIA BIBI
(iii) Father's name	:	MD. AHMED DEWAN
(iv) GB member's info	:	Branch: gonipur, Centre # 76(Female), Member ID: 6048 Group No: 06 Member since: 31-03-2011 First loan: BDT -5000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: 9166
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Pan boroj
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01711417435
Father's Contact No.	:	01711411444
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SUFIA DEWAN joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SUMAIA TAILORS
Location	:	Tahir ekdala, ekdala, bagmara,Rajshahi
Total Investment in BDT	:	BDT 90,000
Financing	:	Self BDT 40,000-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10 ft x 8 ft = 80 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

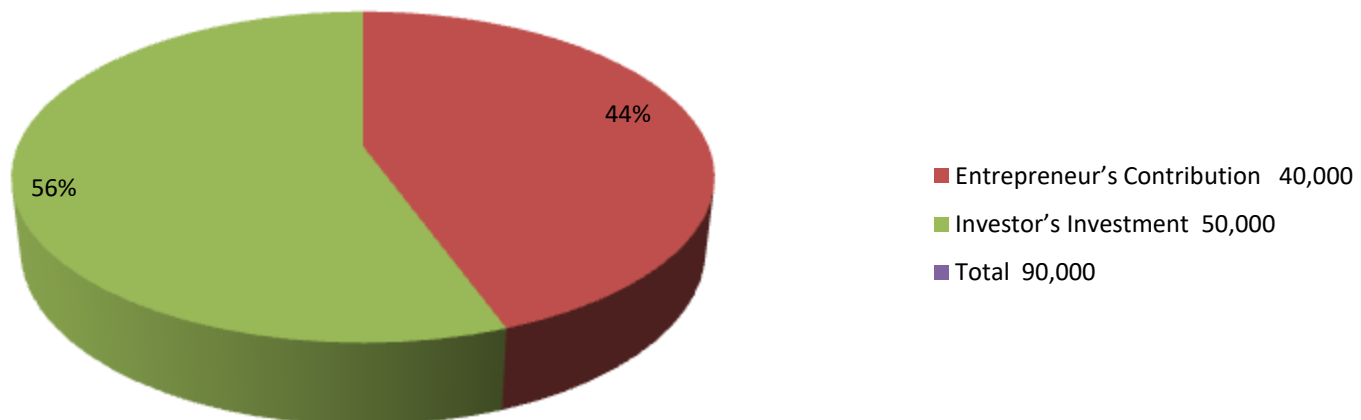
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
servising = 400	400	12,000	144000
Total Sales (A)	400	12,000	144000
Less. Variable Expense		0	
sales of product	400	12,000	144000
Total variable Expense (B)	400	12,000	144000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment		200	2,400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
selai mechin	4	10,000	40,000				40,000
selai mechin kroy						20000	20,000
kapor kroy						30000	30,000
Total	4	10000	40000		0	50000	90000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense		0	0	0	0
sales of product	600	18000	216000	226800	238140
Total variable Expense (B)	600	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)]	875	26250	315000	330750	347288
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6000	6500	7000
Mobile Bill		200	2400	2600	2800
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6500	6500
Entertainment		200	2400	2500	2600
Salary (staff)					
Security Gard		100	1200	1200	1200
Bank service Charge			100	100	100
Total Fixed Cost		6500	78100	79400	80200
Net Profit (E) [C-D]		19750	236900	251350	267088
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	236900	251350	267088
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		216900	448250
	Total Cash Inflow	286,900	468250	715338
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	216,900	448250	695338

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: tahir
ekdala,ekdala,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



সি.সি.সি. নং-১৩

১১নং গান্ধীপুর
চাঁদের আড়া

ডাকঘর : বাগমাড়া থানা/উপজেলা : বাগমাড়া

বহি নং : ০২

ট্রেড লাইসেন্স
অর্থ বৎসর : ২০১৭/১৮

লাইসেন্স ধারীর নাম : মোঃ মামুন রানা
 পিতা/স্বামীর নাম : মোঃ কাফিল ইমলাম
 মাতার নাম : মোছাঃ মাজেদা বেগম
 গ্রাম : মাদেশাড়া

ওয়ার্ড নং : ০৬
 উপজেলা/থানা : বাগমাড়া জেলা :
 প্রতিষ্ঠানের নাম : মেসার্স মামুন হুজুর আমান এক
 পেশার ধরণ : পান, বরফ আমন্ত্রণ ব্যবসা।

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৩০০ + জি.সি. ৪৫ = ৩৪৫/-
 (বন্দর : তিনমাস লায়সেন্সিকা টাকায় মাসে)-
 ব্যবসা/বৃত্তি/পেশা : পান, বরফ আমন্ত্রণ ব্যবসা।
 লাইসেন্স প্রদান করা হল। লাইসেন্স-এর মেয়াদ : ৩০ জুন ২০

তারিখ : ১৮/১/১৮



