

Proposed NU Business Name: **S.M. TAILORS**



Project identification and prepared by: MST. MAHFUJA KHATUN

Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	PARUL AKTER
Age	:	10-05-1984(34Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	3 Sons
No. of siblings:	:	5 Brother 4 Sisters
Address	:	Vill:Gonerchala ;P.O: Khachuya P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RABIYA AKTER
(iii) Father's name	:	LATE. A. SOBUR
(iv) GB member's info	:	Branch: Shakhipur, Centre # 12 (Female), Member ID: 1843, Group No: 04 Member since:01-01-2012(7 Years) First loan: BDT 10,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT -
Further Information:		
(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 & Skill Own Business and Training Info	:	08 years of business experience. 08 years experience in running business. Yes, He has 08 years training
Other Own/Family Sources of Income	:	Yes, She has a Tarkio farm.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-382538
Mother's Contact No.	:	01770-581100
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RABIYA AKTER joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	S.M. TAILORS
Location	:	Vill:Gonerchala ;P.O: Khachuya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 1,55,000/-
Financing	:	Self BDT 1,05,000(from existing business) 78% Required Investment BDT 50,000(as equity) 32%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	14 ft x 8 ft= 1494 square 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; Short piece, pant piece, Others.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Dhaka.▪Agreed grace period is 3 months.

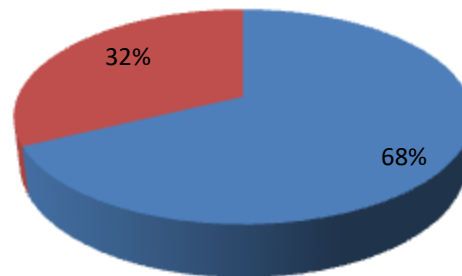
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Short piece, pant piece, Others	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Short piece, pant piece, Others	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4,800
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		5,600	67,200
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Machine big	1	16000	16000	Shart picec	1	25000	25,000	41,000
Machine littol	2	6000	12000	Pant picec	1	25000	25,000	37,000
Shart picec	1	25000	25000		0	0	0	25,000
Pant picec	1	22000	22000		0	0	0	22,000
Others	1	30000	30000		0	0	0	30,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			105000			50000	50,000	155,000

Source of finance



■ Entrepreneur investment 105,000

■ Investore investment 50,000

■ Total investment 155,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Short piece, pant piece, Others	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Short piece, pant piece, Others	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		400	4,800	5,040	5,292
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		0	0	0	0
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,600	67,200	67,560	67,938
Net Profit (E) [C-D]		9,400	112,800	121,440	130,512
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	112,800	121,440	130,512
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		92,800	194200
	Total Cash Inflow	162,800	214,200	324712
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	92,800	194200	304712

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 11 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



আঃ জলিল-কে
কেট দিতে

আলী-কে

সী-কে

আব্বাস সিদ্দিক-কে









গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

ফর্ম নং-১

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: এস.এস. বইনাম

ইউনিটের নাম: সাদিপুর

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ১৪/০৬/২০২৪

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: সাদিক আলী

বয়স: ৩৪ বছর জন্ম তারিখ: ২০/০৮/১৯৮৪

জাতীয় পরিচয়পত্র নম্বর: ৯৬২৮৮৮১৯৬২২৮৮

শিক্ষাগত যোগ্যতা: S.S.C পাঠ

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ৩ জন

ভাই/বোনের সংখ্যা: ৪ জন

বর্তমান ঠিকানা: গ্রাম: বদলাপাড়া পো: কচুয়া

থানা: সাদিপুর জেলা: টাঙ্গাইল

স্থায়ী ঠিকানা: গ্রাম: " পো: "

থানা: " জেলা: "

উদ্যোক্তার মোবাইল নং- ০১৭৮৬-৬৮২৮৬৮

বাবা/মা মোবাইল নং- ০১৭৭০৮৮ ১১০০

গ্রামীণ ব্যাংক সদস্য কে? বাবা/মা

বাবা/মা: প্রাক্তন/রানিং সদস্য

মায়ের নাম: সাদিকা আলী

বাবার নাম: সুও, জা. সর্বুত

গ্রুপ নং- ০৪

শাখা: কচুয়া সাদিপুর

কেন্দ্র নং- ২২/ম

সদস্য নং- ১৮৪৬/২

কত বছর যাবৎ সদস্য: ৭ বছর

স্বাক্ষর: ২০২৪