

**Proposed NU Business Name: THREE STAR TAILORS & BOSTRALOY**



Project identification and prepared by: MD Forhad Hossain,  
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>SANOAR HOSSAIN</b>
Age	:	19-04-1987 (29 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers 2 Sister
Address	:	Vill: Sanbari, P.O: Elasin, P.S: Delduar, 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	:	<b>HAMIDA BEGUM</b>
(iii) Father's name	:	<b>FORHAD MIA</b>
(iv) GB member's info	:	Branch: Elasin Delduar ,Centre # 25(Female), Member ID: 1201 , Group No: 02 Member since: 08-10-92 to 19-04-2015 ( 22 years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 16000 , Outstanding loan: Nil
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	17 years experience in running business. He has 4 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787826383
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAMIDA BEGUM** joined Grameen Bank since 22 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>THREE STAR TAILORS &amp; BOSTRALOY</b>
Location	:	
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	19 ft x 12ft= 228 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Garments items</li> <li>▪Average 20 % gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 3 employees.</li> <li>▪2 will be appointed after getting money.</li> <li>▪The shop is own.</li> <li>▪Collects goods from Dhaka. Korotia</li> <li>▪Agreed grace period is 3 months.</li> </ul>

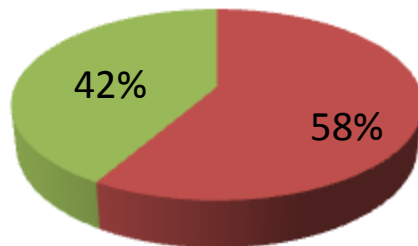
# Existing Business

Paticular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Garments	4700	141000	1692000
<b>Total Sales (A)</b>	4700	141000	1692000
<b>Less Variable Expense</b>			
Garments	3760	112800	1353600
<b>Total variable Expense (B)</b>	3,760	112800	1353600
<b>Contribution Margin (CM) [C=(A-B)]</b>	940	28200	338400
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		800	9600
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Guard		200	2400
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		19,700	236400
<b>Net Profit (E)= [C-D]</b>		8,500	102000

## Investment Breakdown

Particulars	Existing	Proposed	#VALUE!
Pant piece	25,000	12000	37000
Shirt piece	16,000	8,000	24000
Febric	2,000	1000	3000
Sewing machine	17,000	0	17000
Over lock machine	5,000	0	5000
Button	1,500	5,000	6500
Chain	350	4,000	4350
Sigger,Iron	2,000	0	2000
Three piece	11150	20,000	31150
	80,000	50,000	130000

## Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 50,000
- Total 120,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Cloths	7000	210000	2520000	2646000
<b>Total Sales (A)</b>	7000	210000	2520000	2646000
<b>Less Variable Expense</b>				
Soft drinks,Chocolate,cake etc.	5600	168000	2016000	2116800
<b>Total variable Expense (B)</b>	5,600	168000	2016000	2116800
<b>Contribution Margin (CM) [C=(A-B)</b>	1,400	42000	504000	529200
<b>Less Variable Expense</b>				
Rent		1,000	12,000	48,000
Electricity bill		1000	12000	12500
Transportation		2,300	27600	28,000
Salary (Self)		5000	60000	60000
Salary(Staff)		15000	180000	180000
Entertainment		400	4800	5000
Guard		200	2400	2400
Mobile bill		600	7200	7400
<b>Total fixed cost (D)</b>		25,500	306000	343,300
<b>Net Profit (E)= [C-D]</b>		16500	198000	185,900
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	198,000	185,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		168,000
	<b>Total Cash Inflow</b>	248000	353900
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)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	168,000	323900

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

গোষ্ঠা...  
**মোঃ**  
কেন্দ্রীয়...  
মাননীয়...  
ভাষা...  
শিক্ষা...  
বিভাগ...  
কলিকতা...

মহারাজেন্দ্রনাথ  
সেইদিন রোজ এমালিকা...

























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: স্যানোয়ার হোসেন  
Name: SANOAR HOSSAIN  
পিতা: করহান মিয়া  
মাতা: হুমিরা বেগম

Date of Birth: 19 Apr 1987

ID NO: 19879312347000061

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। কাজী বাহাদুরসাহী স্বাক্ষর করা  
কোনো পত্রের মাধ্যমে নিম্নের কোনও অঙ্গকে অন্য কোনো জায়গায় করা যাবে।

ঠিকানা: বাসা/পুলি: সানবাড়ী, গ্রাম-বাংলা: সানবাড়ী, সানবাড়ী, ডাকঘর  
এলাকা - ১৯১০, সেলসুত্র, টাঙ্গাইল

প্রদানকারী কর্মসূত্রের স্বাক্ষর

প্রদানের তারিখ: ১৮/০৯/২০১০



# FAMILY PICTURE

