

Proposed NU Business Name: **SUMA TAILORS AND FABRICS**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Suma Akter
Age	:	25-03-1991 (27 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	04 Sisters
Address	:	Vill: Borobag ,P.O: Uttorkhan ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rehena Begum
(iii) Father's name	:	Md.Abdul Hai Faqir
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 11 (Female), Member ID:1674 , Group No: 08 Member since: 04-30-2006 (12 Years) First loan: BDT = 3000 /- Last Loan=80,000/- Outstanding loan:= Nil
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	:	09 years of business experience. : 09 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-614216
Family's Contact No.	:	01757-614215
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rehena Begum joined Grameen Bank since 12 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Suma Tailors And Fabrics
Location	:	Borobag,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 45,000/-
Financing	:	Self BDT 5,000/- (from existing business) 11% Required Investment BDT 40,000/- (as equity) 89%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	The Shop Is Self
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three Piece, Than Cloth, Orna etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Owner .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

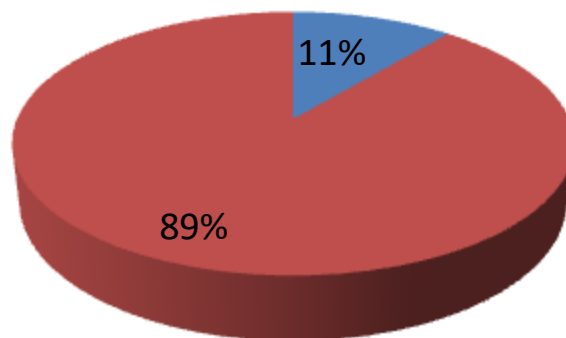
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
Sewing	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
0	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		100	1,200
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (sttaf)		0	0
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		3,900	46,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
				Three Piece	40	600	24000	24,000
				Than Cloth	50	60	3000	3,000
				Orna	100	90	9000	9,000
					0	0	0	0
					0	0	0	0
								0
								0
								0
Machenaries	1	5000	5000					5,000
Security Advanced	0	0	0				0	0
Others			0	Others			4,000	4,000
Total			5,000				40,000	45,000

Source of Finance

■ Entrepreneur's contibution 5000
 ■ Investor's Investment 40000
 ■ Total 45000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cloth	1,000	30,000	360,000	378,000	396,900
Sewing	300	9,000	108,000	113,400	119,070
Total Sales (A)	1,300	39,000	468,000	491,400	515,970
Less. Variable Expense					
	800	24,000	288,000	302,400	317,520
Total variable Expense (B)	800	24,000	288,000	302,400	317,520
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		210	2,520	2,646	2,778
Transportation		110	1,320	1,386	1,455
Mobile Bill		600	7,200	7,560	7,938
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,220	62,640	63,372	64,141
Net Profit (E) [C-D]		9,780	117,360	125,628	134,309
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	117,360	125,628	134,309
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		101,360	210,988
	Total Cash Inflow	157,360	226,988	345,297
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	101,360	210,988	329,297

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 09 Years
Own Business : 09 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







FAMILY PICTURE

