

Proposed NU Business Name: **SMRITY TAILORS**



Project identification and prepared by: Ramendra Nath Haldar
Feni Sadar Unit, Dhaka

Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUVASH MAJUMDAR
Age	:	05-03-1982 (35 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	01 Son 02 Daughter
No. of siblings:	:	02 Brothers
Address	:	Vill: Swalpa Mandari , P.O: Kajirhat , P.S: Sonagaji, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RUNU MAZUMDAR
(iii) Father's name	:	LATE ANIL MAZUMDAR
(iv) GB member's info	:	Branch : Rampur , Centre : 59 (Female), Member ID: 3811 , Group No: 10 Member since: 18-10-2010 (05 Years) First loan: BDT 10000 Existing loan: BDT 25000 Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	NA
(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	:	13 years experience in running business. 07 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01829-238615
Family's Contact No.	:	01986-172586
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUNU MAZUMDAR joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SMRITY TAILORS
Location	:	West side of Central High Schgool, Pashchim Ukilapara, Feni
Total Investment in BDT	:	BDT 220000/-
Financing	:	Self BDT 150000/- (from existing business) 68% Required Investment BDT 70,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Pant piece, Shirt piece, Tailoring▪Average 24 % gain on sales.▪The business is operating by entrepreneur. Existing 04 employee.▪The shop is Rented..▪Collects goods from Feni▪Agreed grace period is 3 months.

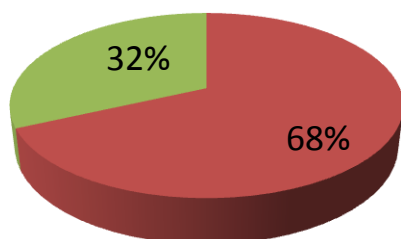
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant piece, Shirt piece, Tailoring	4400	132000	1584000
Total Sales (A)	4400	132000	1584000
Less Variable Expense			
Pant piece, Shirt piece, Tailoring	3344	100320	1203840
Total variable Expense (B)	3,344	100320	1203840
Contribution Margin (CM) [C=(A-B)]	1,056	31680	380160
Less Variable Expense			
Rent		2,000	24000
Electricity bill		700	8400
Salary (self)		5000	60000
Salary(Staff)		16000	192000
Entertainment		300	3600
Generator		220	2640
Mobile bill		300	3600
Total fixed cost (D)		24,520	294240
Net Profit (E)= [C-D]		7,160	85920

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sweing machine	6	4500	27,000	0	0	0	27,000
Over lock machine	1	6500	6,500	0	0	0	6,500
Pant piece	40	500	20,000	80	500	40,000	60,000
Shirt piece	66	300	19,800	100	300	30,000	49,800
Vail	15	1000	15,000	0	0	0	15,000
Others	1	11700	11,700	0	0	0	11,700
Security	1	50000	50,000	0	0	0	50,000
Total	130	0	150,000	190	0	70,000	220,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 70,000
- Total 220,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Pant piece, Shirt piece, Tailoring	5400	162000	1944000	2041200
Total Sales (A)	5400	162000	1944000	2041200
Less Variable Expense				
Pant piece, Shirt piece, Tailoring	4104	123120	1477440	1551312
Total variable Expense (B)	4,104	123120	1477440	1551312
Contribution Margin (CM) [C=(A-B)	1,296	38880	466560	489888
Less Variable Expense				
Rent		2,000	24000	24,000
Electricity bill		900	10800	11300
Salary (self)		5000	60000	60000
Salary(Staff)		16000	192000	192000
Entertainment		300	3600	3600
Generator		220	2640	2640
Mobile bill		400	4800	4900
Total fixed cost (D)		24,820	295,200	296,300
Net Profit (E)= [C-D]		14060	168720	193,588
Investment Payback			42,000	42,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	168,720	193,588
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		126,720
	Total Cash Inflow	238720	320308
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	126,720	278308

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 13 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

স্মৃতি
টেইলাস
মেডিম এন্ড জেন্টস



তি
টেইলাস
মেডিম এন্ড জেন্টস
প্রোঃ সুভাষ









তারিখ-০


প্রত্যয়ন

আজি এই সার্ভে প্রত্যয়ন করে
 যে, রুন কুজুমদার স্বামী-মুহু
 কুজুমদার গ্রাম-স্বন্দ্রসাকারী, ও
 কাকীর হাট উমানতলা-সোনাগা
 জেলা-হুগলী। তিনি প্রাক্তন
 একজন নিয়মিত বাল শ্রমিক
 এর বেতন নং-৫নৌম গ্রন্থনং-
 ১২৮১০। তিনি ২৪।
 মাস প্রাক্তন কাংসক ঘোষণা
 করত এবং-৭/২/০৬ প্রাক্তন
 ত্যাগ করত।

স্বাক্ষর:-

স্বাক্ষর

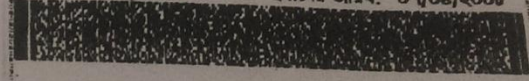
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: সুভাষ মজুমদার
 Name: Subhash Majumdar
 পিতা: মুক্ত অনিল মজুমদার
 মাতা: রুন মজুমদার
 Date of Birth: 05 Mar 1982
 ID NO: 1594116385815

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য
 কোনো পাতলা পেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: বাসা/ওয়েডিং: ৪৮০ পুরানো উর্দু গলি, গ্রাম/রাজা: ৪৮০ পুরানো উর্দু গলি,
 ডাকঘর: চকনাকার - ৪২০০, কোতোয়ালী, চট্টগ্রাম সিটি কর্পোরেশন,
 চট্টগ্রাম

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৭/০৪/২০০৮



FAMILY PICTURE

