

Proposed NU Business Name: **MOSTAFA TAILORS**



Project identification and prepared by: MD Bellal Hossain,  
Dagonvuiyan Unit, Feni

Project verified by: Susanto Kumar Bishwas



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

Name	:	<b>MD RAJON MIA</b>
Age	:	05-08-1993 (23 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	03 Brothers,
Address	:	Vill: Ovirampur. P.O :Dagonbhuiyan, P.S: Dagonbhuiyan, 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	:	<b>ROKEYA BEGUM</b>
(iii) Father's name	:	<b>MD:SHABUDDIN</b>
(iv) GB member's info	:	Branch: Dagonbhuiyan , Centre # 20 (Female), Member ID: 4010, Group No: 01 Member since: 05-06-2003-25/11/2009(06 Years) First loan:3000/-
Further Information:		Existing loan: 10000/- ,Outstanding loan: Nill
(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. 03Years in own business. He has 04years training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838-180950
Mother's Contact No.	:	01625-633416
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit,Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEYA BEGUM** joined Grameen Bank since 06years ago. At first she took taka =3000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultecher.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOSTAFA TAILARS</b>
Location	:	Fazilerghat Road,Nurartek, Dagonbhuiyan,Feni
Total Investment in BDT	:	BDT 165,000/-
Financing	:	Self BDT 115,000 (from existing business) 70% Required Investment BDT 50,000 (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11 ft x 10 ft = 110square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Foyel, Paplin,pant,shirt,Long cloth, Tailoring service etc</li> <li>▪30% gain on sales..</li> <li>▪The shop is Rented.</li> <li>▪The business is being operated by entrepreneur. Existing 01employee.</li> <li>▪One will be appointed after receiving equity money.</li> <li>▪Collects goods from Feni</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Foyel, Paplin,pant,shirt,Long cloth	2000	60000	720000
<b>Total Sales (A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Less Variable Expense</b>	1400	42000	504000
Foyel, Paplin,pant,shirt,Long cloth	1400	42000	504000
<b>Total variable Expense (B)</b>	600	18000	216000
<b>Contribution Margin (CM) [C=(A-B)]</b>			
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity bill		700	8400
Transportation		400	4800
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		100	1200
Genaretor		0	0
Guard		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		12300	147600
<b>Net Profit (E)= [C-D]</b>		<b>5700</b>	<b>68400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt	100	400	40000	50	400	20000	60000
Pant	50	600	30000	25	600	15000	45000
Three pices	20	1000	20000	0	0	0	20000
Stich mechin	2	6000	12000	0	0	0	12,000
Overlock mechin	1	6000	6000	0	0	0	6000
Others exosorish	0	0	2000	0	0	0	2000
voil cloth	0	0	0	0	0	10000	10000
poblin cloth	0	0	0	0	0	5,000	5,000
Security	0	0	5000	0	0	0	5000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>115000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>165,000</b>

**Source of Finance**

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Foyel, Paplin,pant,shirt,Long cloth	3230	96900	1162800	1220940	1281987
<b>Total Sales (A)</b>	3230	96900	1162800	1220940	1281987
<b>Less Variable Expense</b>					
Foyel, Paplin,pant,shirt,Long cloth	2261	67830	813960	854658	897390.9
<b>Total variable Expense (B)</b>	2261	67830	813960	854658	897390.9
<b>Contribution Margin (CM) [C=(A-B)]</b>	969	29070	348840	366282	384596.1
<b>Less Variable Expense</b>					
Rent		800	9600	9600	9600
Electricity bill		800	9600	9800	10000
Transportation		600	7200	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		10000	120000	120000	120000
Entertainment		100	1200	1200	1200
Genaretor		0	0	0	0
Guard		0	0	0	0
Mobile bill		400	4800	5000	5200
<b>Total fixed cost (D)</b>		17700	212400	217800	218400
<b>Net Profit (E)= [C-D]</b>		<b>11370</b>	<b>136440</b>	<b>148482</b>	<b>166196.1</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	136440	148482	166196.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		116440	244922
	<b>Total Cash Inflow</b>	<b>186440</b>	<b>264922</b>	<b>411118.1</b>
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	116440	244922	391118.1

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Tetuljora, Rajfulbaria, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









প্রোঃ-মোঃ রমজান আলী (রাজন)  
মোবাঃ ০১৮৩৮১৮০৯৫০, ০১৬২০৩৩৮২৯৯

# মোস্তুফা টেইলাস

এন্ড ফেব্রিক্স লেডিস এন্ড জেন্টস

এখানে যাবতীয় শার্ট, প্যান্ট, ফুটুয়া, বোরকা, টু-পিস, থ্রি-পিস, ফুল ড্রেস অতিজ কারিগর দ্বারা সেলাই করা হয়। এবং যাবতীয় দেশী-বিদেশী সকল ধরনের কাপড় পাওয়া যায়।  
বিঃ দ্রঃ- এখানে অতিজ কারিগর দ্বারা সেলাই মেশিন মেরামত করা হয়।

নুরেন টেক, ফাজিলেরঘাট রোড, ঢাকা

The advertisement is a colorful banner with a green background. On the left, there is a woman wearing a yellow hijab and a floral dress. On the right, there is a man in a blue button-down shirt. The text is in Bengali, providing contact information and services offered by the tailors. There are also small icons of various fabrics and clothing items.

