

Proposed NU Business Name: **M H TAILORS**



Project identification and prepared by: Md Nazim Uddin
Najorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. WAZED ALI
Age	:	10-11-1982(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	02 Brothers & 01 Sisters
Address	:	Vill: Beto, P.O: Shingder, P.S: Nagorpur, 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	:	MOST. HASINA BEGUM
(iii) Father's name	:	MD. ABDUL MANNA
(iv) GB member's info	:	Branch: Kalia Branch Doulotpur , Centre # 74 (Female), Member ID: 6529/1, Group No: 01 Member since: 01-01-2006(11Years) First loan: BDT 5,000
Further Information:		Existing Loan: 15,000/-Outstanding Loan :13,020/-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-337817
Mother's Contact No.	:	01686-757782
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HASINA BEGUM joined Grameen Bank since 11 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	:	M H TAILORS
Location	:	Mosjid Road ,Naier Mannan Super Markert,Nagorpur
Total Investment in BDT	:	BDT 6,80,000/-
Financing	:	Self BDT 5,80,000/-(from existing business) 85% Required Investment BDT 1,00,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 10 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing six employes.▪Collects goods from Dhaka▪The Shop is rented▪Agreed grace period is 3 months.

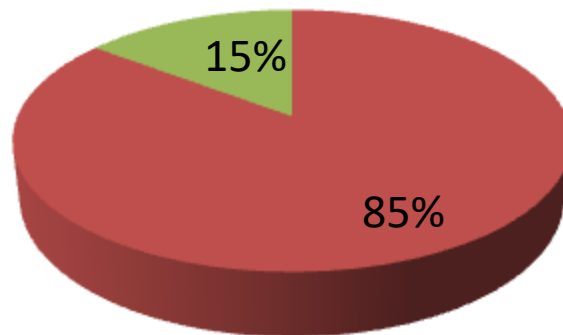
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Pant pitch,Shirt Pitch,chote colth ETC	3200	96000	1152000
Service	200	6000	72000
Total Sales(A)	3400	102000	1224000
Less Variable Expense (B)			0
Pant pitch,Shirt Pitch,chote colth ETC	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		1500	18000
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Salary (Self)		15000	180000
Gard		100	1200
Generator		200	2400
Mobil Bill		400	4800
Total Fixed Cost (D)		26000	312000
Net Profit (E)= [C-D]		4000	48000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant Pitch	600	450	270000	110	450	49500	319500
Shirt Pitch	400	450	180000	100	450	40000	220000
Chote	15	4500	67500			0	67500
Tore Cloth	200	14	2800			0	2800
Security			50000			0	50000
Others			9700			10500	20200
						0	0
Others						0	0
Total	215		580000	210		100,000	680,000

Source of Finance



- Entrepreneur's Contribution
580,000
- Investor's Investment 100,000
- Total 680,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Pant pitch,Shirt Pitch,chote colth ETC	3700	111000	1332000	1398600	1468530
Service	200	6000	72000	75600	79380
Total Sales(A)	3900	117000	1404000	1474200	1547910
Less Variable Expense (B)					
Pant pitch,Shirt Pitch,chote colth ETC	2775	83250	999000	1048950	1101397
Total Variable Expense	2775	83250	999000	1048950	1101397
Contributon Margin (CM) [C=(A-B)]	1125	33750	405000	425250	446512
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		1500	18000	18300	18600
Transportaion		1000	12000	144000	1728000
Salary (Self)		5000	60000	60000	60000
Salary (Self)		15000	180000	180000	180000
Entertainment		500	6000	6000	6000
Gard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		26000	312000	444400	2028800
Net Profit (E)= [C-D]		7750	93000	97650	102533
Investment Pay Back			40000	40000	40000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	93,000	97650	102532
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	193,000	125,650	205,033
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

M.H. Tailors.

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M.H
Tailors

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Tailors

নৃত্য স্পেশালিস্ট

এখানে সার্ট,
প্যান্ট, সাফারী
শৈরী করা হয়।

হোয়াইট হাউস ডিকোর

নায়েব মাল্লান
সুপার মার্কেট

মুন্সিগঞ্জ রোড - নাগরপুর।

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M Tailors.

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Tailors

সুট কেশালিক

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মোঃ হুমায়ুন কবীর

নাসিব মাদান
সুপার মার্কেট

হাজি রোড-নাগরপুর।

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FAMILY PICTURE

