

Proposed NU Business Name: **MANSURA TAILORS**



Project identification and prepared by: Md. Delower Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MANSURA AKTER
Age	:	11-10-1997 (19 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Sister
Address	:	Vill: Palashpur, P.O: Palashpur, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RAHIMA AKTER
(iii) Father's name	:	MD. MOKBUL HOSSAIN
(iv) GB member's info	:	Branch: Bhawal Chandpur , Centre # 34(Female), Member ID: 5947, Group No: 10 Member since: 15-02-2007 to 2017 (10 Years) First Loan: BDT 10,000/-, Last loan: 4,000/- Outstanding Loan: 2,512/-
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 and Training Info	:	03 years experience in running business. She has 03 years training
Other Own/Family Sources of Income	:	Cloth Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-564750
Family Contact No.	:	01778-584380
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAHIMA AKTER joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MANSURA TAILORS
Location	:	Noli Palash, Kapashia.
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000 (from existing business) 55% Required Investment BDT 50,000 (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 8 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, Three Piece, Blouse, Maxi, Borka, Than Cloth etc.▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪She is doing her business in own place.▪Collects goods from Baburhat, Narsinghdi.▪Agreed grace period is 3 months.

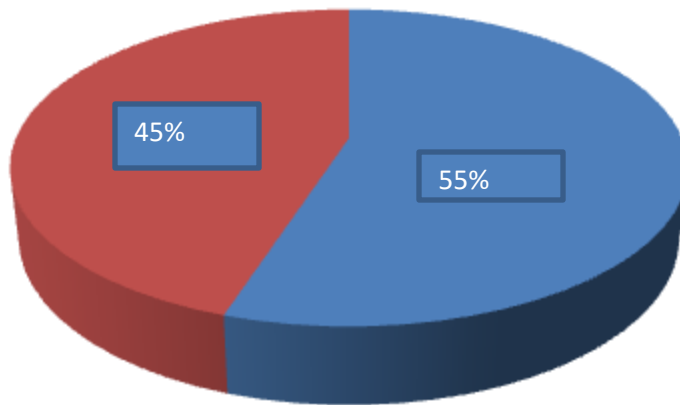
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Three Piece, Blouse, Maxi, Borka, Than Cloth etc	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Three Piece, Blouse, Maxi, Borka, Than Cloth etc	1600	48,000	5,76,000
Total variable Expense (B)	1600	48,000	5,76,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Shop rent		0	0
Electricity Bill		150	1,800
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Three piece	12	1,900	22,800	10	1,900	19,000	41,800
Maxi	10	450	4,500	10	450	4,500	9,000
Blouse	25	250	6,250	-	-	-	6,250
Peticoat	12	200	2,400	-	-	-	2,400
Borka	10	1,500	15,000	5	1,500	7,500	22,500
Than Cloths	10	800	8,000	5	800	4,000	12,000
Goz Cloths	-	-	-	200	55	11,000	11,000
Others	-	-	1,050	-	-	4,000	5,050
Total			60,000			50,000	1,10,000

Source of Finance



- Entrepreneur's Contribution- 60,000
- Investor's Investment- 50,000
- Total Investment- 1,10,000

Financial Projection (BDT)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3 rd year (+5%)
Revenue (sales)					
Three Piece, Blouse, Maxi, Borka, Than Cloth etc	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Three Piece, Blouse, Maxi, Borka, Than Cloth etc	2,400	72,000	8,64,000	9,07,200	9,52,560
Total variable Expense (B)	2,400	72,000	8,64,000	9,07,200	9,52,560
Contribution Margin (CM) [C=(A-B)	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Shop rent		0	0	0	0
Electricity Bill		150	1,800	1,800	1,800
Transportation		700	8,400	9,600	10,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		150	1,800	1,900	2,000
Mobile Bill		350	4,200	4,300	4,500
Total fixed Cost (D)		6,350	76,200	77,600	78,700
Net Profit (E) [C-D)		11,650	1,39,800	1,49,200	1,59,440
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,39,800	1,49,200	1,59,440
1.4	Opening Balance of Cash Surplus		1,19,800	2,49,000
	Total Cash Inflow	1,89,800	2,69,000	4,08,440
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,19,800	2,49,000	3,88,440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03Years
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



স্বাধীনতা সন্ধি
সংগঠিত হয়

গ্রামীণ শক্তি

(৪)

প্রস্ফাবিত নবীন

র নামি:

স্মানসুবা হেইলার্স

র নাম:

কলপাসিয়া, সাধীপুর

নার সংশ্লিষ্ট জীবন বৃত্তান্ত:

স্মানসুবা আশুগর
১৯৬৮ জনা তারিখ







FAMILY PICTURE