

Proposed NU Business Name: **MIM TAILORS**



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

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SHARIFUL ISLAM
Age	:	05-03-1987 (30 Years)
Education, till to date	:	Class 09
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Rathura, P.O: Baghun-1613, P.S: Kaliganj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SUFIA BEGUM
(iii) Father's name	:	NAZIM UDDIN
(iv) GB member's info	:	Branch: Raniganj, Centre # 09 (Male), Member ID: 4871, Group No: 08 Member since: 06-05-1987 to 2017 (20 Years) First Loan: BDT 5,000/-, Last loan: 35000/- Outstanding Loan: 17,110/-
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	:	07 years experience in running business. He has 05 years training
Other Own/Family Sources of Income	:	Ox Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-316602
Family Contact No.	:	01755-027259
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZIM UDDIN joined Grameen Bank since 20 years ago. At first he took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIM TAILORS
Location	:	Nasu Market, Gazipur.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 90,000 (from existing business) 60% Required Investment BDT 60,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	BDT 7,500
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt Piece, Pant Piece, Three Piece, Cloths etc.▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing 03 employee.▪He is doing his business in rented place.▪Collects goods from Baburhat, Narsinghdi.▪Agreed grace period is 3 months.

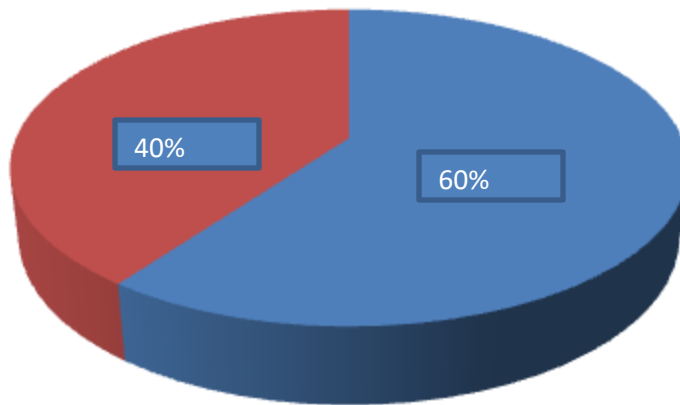
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Shirt Piece, Pant Piece, Three Piece, Than Cloth, Goz Cloth, Bakram etc.	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Shirt Piece, Pant Piece, Three Piece, Than Cloth, Goz Cloth, Bakram etc.	2,000	60,000	7,20,000
Total variable Expense (B)	2,000	60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Shop rent		800	9,600
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		150	1,800
Mobile Bill		300	3,600
Total fixed Cost (D)		6,050	72,600
Net Profit (E) [C-D]		8,950	1,07,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Shirt Piece	80	350	28,000	50	350	17,500	45,500
Pant Piece	20	400	8,000	25	400	10,000	18,000
Three Piece	20	800	16,000	20	800	16,000	32,000
Than Cloth	20	800	16,000	10	800	8,000	24,000
Goz Cloth	80	135	10,800	-	-	9,500	20,300
Rull Bokrom	-	-	2,000	-	-	-	2,000
Other Items	-	-	1,700	-	-	-	1,700
Security	-	-	7,500	-	-	-	7,500
Total			90,000			60,000	1,50,000

Source of Finance



- Entrepreneur's Contribution- 90,000
- Investor's Investment- 60,000
- Total Investment- 1,50,000

Financial Projection (BDT)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3 rd year (+5%)
Revenue (sales)					
Shirt Piece, Pant Piece, Three Piece, Than Cloth, Goz Cloth, Bakram etc.	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Shirt Piece, Pant Piece, Three Piece, Than Cloth, Goz Cloth, Bakram etc.	2,800	84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)	2,800	84,000	10,08,000	1,058,400	11,11,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Shop rent		800	9,600	9,600	9,600
Electricity Bill		300	3,600	3,700	3,800
Transportation		800	9,600	10,800	12,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		150	1,800	1,900	2,000
Mobile Bill		350	4,200	4,400	4,500
Total fixed Cost (D)		6,400	76,800	78,400	79,900
Net Profit (E) [C-D]		14,600	1,75,200	1,86,200	1,97,930
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	1,75,200	1,86,200	1,97,930
1.4	Opening Balance of Cash Surplus		151,200	3,13,400
	Total Cash Inflow	235,200	3,37,400	5,11,330
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	151,200	3,13,400	4,87,330

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07Years
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



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আসন্ন উন্নতি

গ্রামীন



প্রস্তাবিত

মিস্টার টুইন মার্শ

বাসসামিয়া, এস

শিক্ষিত জীবন বতায়.



FAMILY PICTURE

