

Proposed NU Business Name: **M, R TAILARS**



Project identification and prepared by: Md. Rokon Uddin

Project verified by: Md. Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAMUN OR ROSHID
Age	:	07-03-1988 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Null
No. of siblings:	:	3 Brothers and 01 Sister
Address	:	Vill: Rayghati P.O: Keshorhat, P.S Mohanpur, Dist: Rajshahi.
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. ASIA BEGUM
(iii) Father's name	:	MD. MOHIR UDDIN
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre # 062(Female), Member ID: 10627, Group No: 02 Member since:01-01-2013(4Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 12,000/=Outstanding loan: Paid
(v) Who pays GB loan installment	:	No
(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	:	06 years experience in running business. He has training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-857404
Mother's Contact No.	:	01812-052104
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit,Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ASIA BEGUM joined Grameen Bank since 04 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	:	M R TAILARS
Location	:	Keshorhat Bazar, Mohanpur , Rajshahi.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Cloth item▪ Average 25% gain on sale.▪ The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed.▪ The shop is owned.▪ Collects goods from Rajshahi, Naoga.▪ Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	800	24,000	2,88,000
Tailoring Income	400	12,000	1,44,000
Total Sales (A)	800	24,000	2,88,000
Less. Variable Expense			
Cloth Item	600	18,000	2,16,000
Total variable Expense (B)	600	18,000	2,16,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		1,300	15,600
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		300	3,600
Guard Bill		100	1,200
Total fixed Cost (D)		8,500	1,02,000
Net Profit (E) [C-D]		9,500	1,14,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shart Pice	80	350	28,000	100	350	35,000	63,000
Pant Pice	65	350	22,000	43	350	15,000	37,000
Selai Meshine	2	7500	15,000	-	-	-	15,000
Security For Shope	-	-	-	-	-	-	30,000
Total	145		50,000	143		50,000	1,00,000

Source of Finance



■ Entrepreneur's Contribution 50,000

■ Investor's Investment 50,000

■ Total 100,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth Item	1,500	45,000	5,40,000	5,67,000	5,95,350
Tailaring Income	425	12,750	1,53,000	1,60,650	1,68,682
Total Sales (A)	1,500	45,000	5,40,000	5,67,000	5,95,350
Less. Variable Expense					
Cloth Item	1,125	33,750	4,05,000	4,25,250	4,46,512
Total variable Expense (B)	1,125	33,750	4,05,000	4,25,250	4,46,512
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000	3,02,400	3,17,520
Less. Fixed Expense					
Rent		1,300	15,600	15,600	15,600
Electricity Bill		500	6,000	6,800	7,800
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	28,000	35,000
Entertainment		500	6,000	6,500	7,000
Guard Bill	-	100	1,200	1,200	1,200
Bank Charge		100	1,200	1,200	1,200
Total Fixed Cost		10,000	1,20,000	1,25,800	1,34,800
Net Profit (E) [C-D]		14,000	1,68,000	1,76,600	1,82,720
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,68,000	1,76,600	1,82,720
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,48,000	3,04,600
	Total Cash Inflow	2,18,000	3,24,600	4,87,320
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	1,48,000	3,04,600	4,67,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 6 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









FAMILY PICTURE