

Proposed NU Business Name: **MAIN UDDIN TAILORS**



Project identification and prepared by: MD.SHAIDUL AMIN
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Project verified by: Shusanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MAIN UDDIN
Age	:	22-01-1985(33 Years)
Education, till to date	:	Class-Sevan
Marital status	:	Married
Children	:	1 Son,1 Daughter
No. of siblings:	:	01 Sister, 03 Brothers
Address	:	Vill:Bawor khuma, P.O:Porshuram, P.S: Porshuram, 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	:	TUNI BIYA
(iii) Father's name	:	MIAH CHAN
(iv) GB member's info	:	Branch: Porshuram, Centre # 82(Female), Member ID:7533, Group No: 07 Member since: 17-09-2012-2017 (05 Years) First loan: BDT 16,000/-
Further Information:		Existing loan: BDT: 36 000/- Outstanding loan: 35300/-
(v) Who pays GB loan installment	:	Mother
(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	:	09years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-335840
Mother's Contact No.	:	01830-809432
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TUNI BIYA joined Grameen Bank since 05 years ago. At first she took 16,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

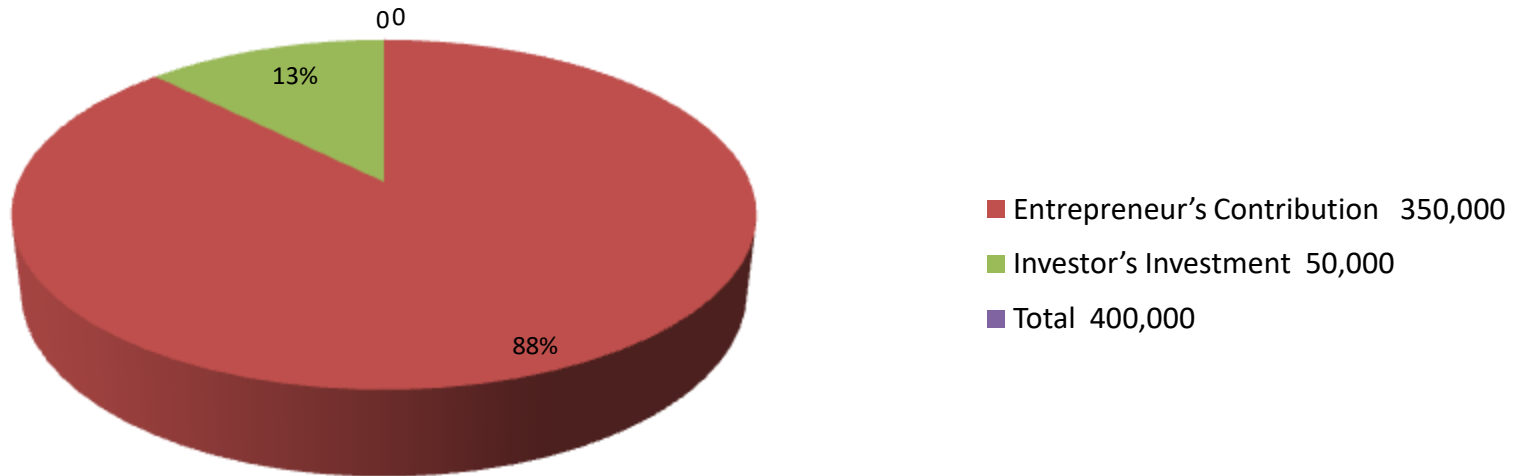
Proposed Nobin Udyokta Business Info

Business Name	:	MAIN UDDIN TAILORS
Location	:	Main road,north bazar ,Porshuram,Feni.
Total Investment in BDT	:	BDT 4,00,000/-
Financing	:	Self BDT 3,50,000(from existing business) 87% Required Investment BDT,50,000(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft. = 600square ft
Security of the shop	:	120,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;shirt,pant,panjabi,kapor,others.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 03 employee.▪He is doing his business in won place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
shart,pant,panjabi,tori kapor,threepice,others	7000	210000	2520000
	0	0	0
Total Sales(A)	7000	210000	2520000
Less Variable Expense (B)			0
shart,pant,panjabi,tori kapor,threepice,others	5600	168000	2016000
Total Variable Expense	5600	168000	2016000
Contributon Margin (CM) [C=(A-B)]	1400	42000	504000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		900	10800
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		9000	108000
Entertainment		200	2400
Guard		200	2400
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		19100	229200
Net Profit (E)= [C-D]		22900	274800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
shart pice	0	0	60,000			0	60,000
pant pice	0	0	25,000			0	25,000
panjabi kapur	0	0	40,000			0	40,000
tori kapur	0	0	20,000			0	20,000
three pice	0	0	50,000			0	50,000
kata kapur	0	0	15,000			0	15,000
than kapur	0	0				50,000	50,000
others	0	0	20,000			0	20,000
security	0	0	120,000			0	120,000
			0			0	0
Total	0	0	350,000	0	0	50,000	400,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
shart,pant,panjabi,tori kapor,threepice,others	7500	225000	2700000	2835000	2976750
0	0	0	0	0	0
Total Sales(A)	7500	225000	2700000	2835000	2976750
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	6000	180000	2160000	2268000	2381400
Total Variable Expense	6000	180000	2160000	2268000	2381400
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000	567000	595350
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		900	10800	11100	11400
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		9000	108000	108000	108000
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		19100	225600	226120	226646
Net Profit (E)= [C-D]		25900	310800	326340	342657
Investment Pay Back			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	310,800	326340	342657
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		290800	597140
	Total Cash Inflow	360,800	617,140	939,797
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	290,800	597,140	919,797

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Main road, north
bazar, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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FAMILY PICTURE

