

**Proposed NU Business Name: MAMUN LADIES AND GENTS TAILORS**



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Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Md.Mamun</b>
Age	:	01-05-1984(34Years)
Education, till to date	:	Class 6
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Khaser Tek, P.O: Muksadpur, P.S: Dohar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Mansura Begum</b>
(iii) Father's name	:	<b>Danes Shek</b>
(iv) GB member's info	:	Branch: Muksadpur, Centre # 18(Female), Member ID:1564/1 , Group No: 03 Member since: 21-04-2000- 2005(05Years) First loan: BDT 4,000/-
Further Information:		Existing loan: BDT 15,000- Outstanding loan: BDT Nil
(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.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01736355689
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MANSURA BEGUM** joined Grameen Bank since 05 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAMUN LADIES AND GENTS TAILORS</b>
Location	:	Muksadpur, Dohar,Dhaka
Total Investment in BDT	:	BDT 60,000
Financing	:	Self BDT 30,000(from existing business) 50% Required Investment BDT 30,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10ft= 200square ft
Security of the shop	:	BDT 1,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Three pice .</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dohar, Dhaka, .</li><li>▪Agreed grace period is 3 months.</li></ul>

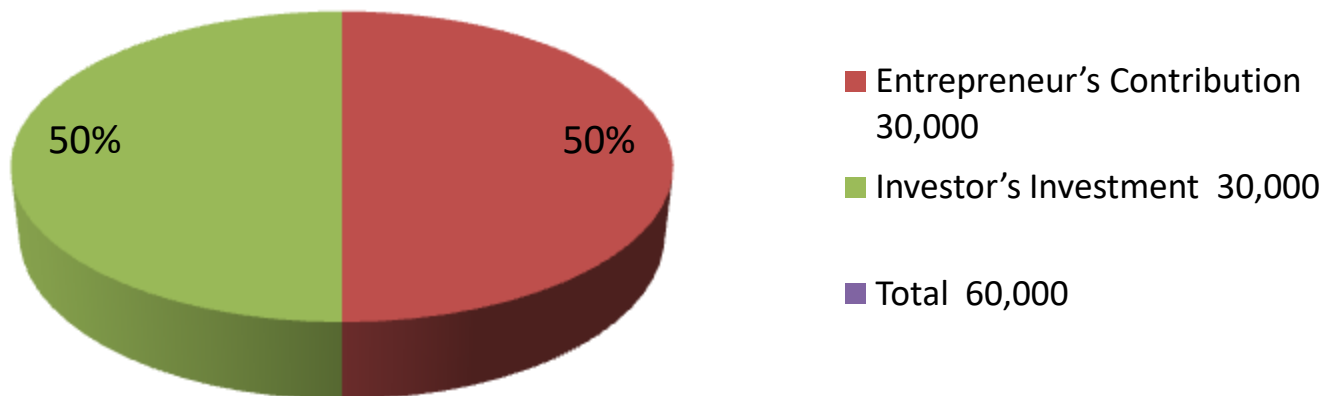
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Three pice,shairt,pant	1000	30000	360000
Servicing	300	9000	108000
<b>Total Sales (A)</b>	<b>1300</b>	<b>39000</b>	<b>468000</b>
<b>Less. Variable Expense</b>			
Three pice,shairt,pant,service charge	700	21000	252000
<b>Total variable Expense (B)</b>	<b>700</b>	<b>21000</b>	<b>252000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Mobile Bill		200	2400
Transportation		500	6000
Electricity Bill		500	6000
Salary (self)		5,000	60000
Salary (staff)		4000	48000
Entertainment		200	2400
Security Guard			
<b>Total fixed Cost (D)</b>		<b>11400</b>	<b>136800</b>
<b>Net Profit (E) [C-D]</b>		<b>6600</b>	<b>79200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Threepice	00	00	10,000	00	00	10,000	20,000
Shirt pice	00	00	10,000	00	00	10,000	20,000
Others			10,000	0	0	10000	20,000
Security							
<b>Total</b>			<b>30000</b>			<b>30000</b>	<b>60000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Three pice,shairt pice,pant pice</b>	1500	45000	540000	567000	595350
	350				
<b>Total Sales(A)</b>	<b>1850</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Variable Expense (B)</b>					
<b>Three pice,shairt pice,pant pice</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>	396900	<b>416745</b>
<b>Total Variable Expense</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>	<b>396900</b>	<b>416745</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		200	2400	28800	345600
Transportaion		500	6000	6300	6615
Salary (Self)		500	6000	6000	6000
Salary (Staff)		5000	60000	60000	60000
Entertainment		4000	48000	48000	48000
Guard		200	2400	2400	2400
Generator		0	0	0	0
Mobile Bill			0	0	0
<b>Total Fixed Cost (D)</b>		<b>11400</b>	<b>136800</b>	<b>163500</b>	<b>480615</b>
<b>Net Profit (E)= [C-D]</b>		<b>12600</b>	<b>151200</b>	<b>158760</b>	<b>166698</b>
<b>Investment Pay Back</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	151,200	158760	166698
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139200	285960
	<b>Total Cash Inflow</b>	<b>181,200</b>	<b>297,960</b>	<b>452,658</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12000	12000	12000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>139,200</b>	<b>285,960</b>	<b>440,658</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# FAMILY PICTURE

