



*Proposed NU Business Name* : **ma tailers**

*Business Category* : **Services & Transportations ,  
Tailors**



*Business Proposal Identified & Prepared by* : **Md. Ansar Ali, Unit Incharge Modhupur ,  
Tangail,Zone 01.**

*Business Proposal Verified by* : **N/A**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>md.monir hossen</b> Vill: Biprabari, Union: Madhupur, District: Tangail
Age	:	31 years
Marital Status	:	Married
Children	:	1 (One) Son
No. of siblings	:	3 (Three) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	mst.monoara begum
(iii) Father's name	:	abdul based
(iv) GB member's info	:	Branch: Sandhanpur Ghatail, Madhupur, Centre # 47 Loan no.: 5550, Member since 20 August 2014 First loan: Tk. 10,000 Last loan: Tk. 30,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)***

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Shopkeeper
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 4 (Four) year(s) of experience in running his own business. He started the business with BDT 200,000 (Two Lac)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase, New Business Development, Investment, Child education development etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01768472598
NU's NID/Birth Certificate No.	:	9315728305142
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- mst.monoara begum is a GB member since 20 August 2014, at first she took GB loan BDT 10,000 (Ten Thousand).

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>ma tailers</i></b>
Address/ Location	:	betbari
Total Investment Required in BDT	:	Tk. 170,000
Financing	:	Self Tk. 120,000 Required Investment Tk. 50,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 15%
(ii) Estimated % of proposed gross profit margin	:	From Product 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,000	120,000	1,440,000
<b>Total Sales/commission (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	3,400	102,000	1,224,000
<b>Total Cost of Sales and Services (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less: Operating Cost</b>			
RENT		150	1,800
ELECTRIC BILL		200	2,400
TRANSPORT		1,000	12,000
SALLERY WON		5,000	60,000
ENTERTAINEMENT		200	2,400
MOBIL BILL		300	3,600
<b>Non Cash Item</b>			
Deprecation Expenses		0	0
<b>Total Operating Cost (D)</b>		<b>6,850</b>	<b>82,200</b>
<b>Net Profit (C-D)</b>		<b>11,150</b>	<b>133,800</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Than Cloth, Others , Three Piece etc.)	Investment in products (Different types of Cloth item (Ladies, gents & kids item), Others etc.)	120,000	50,000	170,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
<b>Total Capital</b>		<b>120,000</b>	<b>50,000</b>	<b>170,000</b>

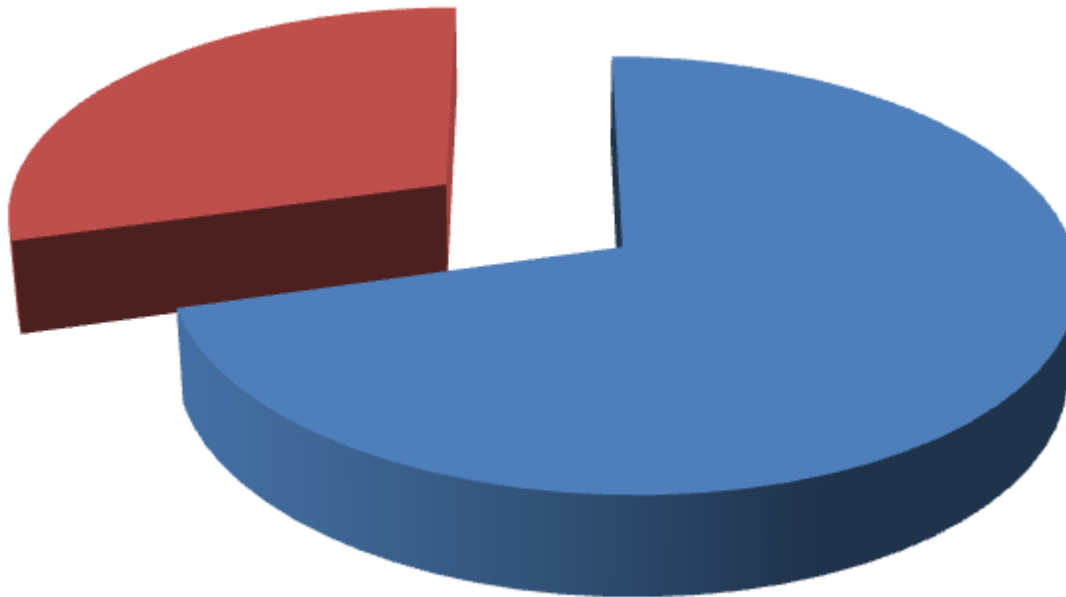
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 120,000 (70%)

■ GSSB's Investment BDT 50,000 (30%)

■ Total Capital BDT 170,000

Amount (BDT)





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	4,000	120,000	1,440,000	4,200	126,000	1,512,000	4,410	132,300	1,587,600
<b>Total Sales/commission (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>	<b>4,410</b>	<b>132,300</b>	<b>1,587,600</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	3,400	102,000	1,224,000	3,570	107,100	1,285,200	3,749	112,470	1,349,640
<b>Est. Total Cost of Sales and Services (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>3,570</b>	<b>107,100</b>	<b>1,285,200</b>	<b>3,749</b>	<b>112,470</b>	<b>1,349,640</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>630</b>	<b>18,900</b>	<b>226,800</b>	<b>661</b>	<b>19,830</b>	<b>237,960</b>
<b>Less: Operating Cost</b>									
Shop Rent		150	1,800		165	1,980		182	2,184
ELECTRIC BILL		200	2,400		220	2,640		242	2,904
TRANSPORT		1,200	14,400		1,320	15,840		1,452	17,424
SALLERY WON		5,000	60,000		5,500	66,000		6,050	72,600
ENTERTAINEMENT		300	3,600		330	3,960		363	4,356
MOBIL BILL		400	4,800		440	5,280		484	5,808
Ownership Transfer Fee		303	2,727		303	3,636		303	3,637
<b>Non Cash Item</b>									
Depriciation Expenses		0	0		0	0		0	0
<b>Total Operating Cost (D)</b>		<b>7,553</b>	<b>89,727</b>		<b>8,278</b>	<b>99,336</b>		<b>9,076</b>	<b>108,913</b>
<b>Net Profit (C-D)</b>		<b>10,447</b>	<b>126,273</b>		<b>10,622</b>	<b>127,464</b>		<b>10,754</b>	<b>129,047</b>
<b>Retained Income</b>			<b>126,273</b>			<b>253,737</b>			<b>382,784</b>

**Notes: 1. Agreed grace period:** Three months

**2. Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion By Investor	50000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	129000	131100	132684
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	112638	221922
	<b>Total Cash Inflow</b>	<b>179000</b>	<b>243738</b>	<b>354606</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50000		
2.2	Investment Payback Including Ownership Transfer Fee	16362	21816	21822
	<b>Total Cash Outflow</b>	<b>66362</b>	<b>21816</b>	<b>21822</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>112638</b>	<b>221922</b>	<b>332784</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (4 Years)

## **W**EAKNESS

- Electricity problem;

## **O**PPORTUNITIES

- Location of shop;

## **T**HREATS

- Theft;

Pictures







