

Proposed NU Business Name: **MS TANGAIL SHAREE HOUSE**



Project identification and prepared by: Md Forhad Hossain,
Tangail Sadar Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSHAROF HOSSAIN BABU
Age	:	15-10-1985 (31 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Sanbari, P.O: Elasin, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JORINA BEGUM
(iii) Father's name	:	MD NAWAB ALI
(iv) GB member's info	:	Branch: Elasin Delduar; Centre # 04 (Female), Member ID: 1721, Group No: 03 Member since: 18-05-2005 to 2012 (07 Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: Nil, Outstanding loan: 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	:	09 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01687-172493
Mother's Contact No.	:	01715-075097
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 7 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

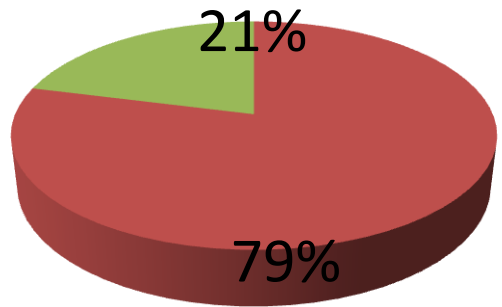
Business Name	:	MS TANGAIL SHAREE HOUSE
Location	:	Elasin Bazaar, Delduar Tangail
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 300,000/-(from existing business) 79% Required Investment BDT 80,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee, Lungi, Three piece etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is owned.▪Collects goods from Dhaka, Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Cloths	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Transportation		3,000	36,000
Entertainment		500	6,000
Guard		200	2,400
Total fixed Cost (D)		10,100	121,200
Net Profit (E) [C-D]		12,400	148,800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sharee	60	1000	60,000	20	1000	20,000	80,000
Lungi	70	450	31,500	35	450	15,750	47,250
Three piece	30	800	24,000	20	800	16,000	40,000
Pant	100	400	40,000	50	400	20,000	60,000
T-shirt	200	350	70,000	0	0	0	70,000
RMG	500	100	50,000	0	0	0	50,000
Pant Piece	20	400	8,000	0	0	0	8,000
Print Cloth	180	40	7,200	200	40	8,000	15,200
Soft Drinks & Others	1	9300	9,300	1	250	250	9,550
Total	1161		300,000	326		80,000	380,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 80,000
- Total 380,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	7,000	210,000	2,520,000	2,646,000
Total Sales (A)	7,000	210,000	2,520,000	2,646,000
Less. Variable Expense				
Cloths	5,950	178,500	2,142,000	2,249,100
Total variable Expense (B)	5,950	178,500	2,142,000	2,249,100
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900
Less. Fixed Expense				
Electricity Bill		1,000	12,000	12,000
Mobile Bill		500	6,000	7,000
Salary (self)		5,000	60,000	60,000
Transportation		4,000	48,000	50,000
Entertainment		500	6,000	7,000
Guard		200	2,400	2,400
Salary (staff)		3,000	36,000	36,000
Total Fixed Cost		14,200	170,400	174,400
Net Profit (E) [C-D]		17,300	207,600	222,500
Investment Payback			48,000	48,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	207,600	222,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		159,600
	Total Cash Inflow	287,600	382,100
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	159,600	334,100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 9 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

Pictures

ম্যা টাংগাইল শাড়ী হাউস

প্রোঃ মোঃ মোশারফ হোসেন (বাবু)

মেইন রোড, এলাজিত বা





100%

100% वास्तविकता
100% विश्वास
100% सुरक्षा

NANO HEALTHCARE

100% वास्तविकता
100% विश्वास
100% सुरक्षा













NANO

WALTON

Product Specification

Capacity	100 Liters
Power	100 Watts
Weight	15 kg
Dimensions	50 x 50 x 100 cm
Color	White
Material	Stainless Steel
Warranty	1 Year
Price	RM 150





FAMILY PICTURE

