

Proposed NU Business Name: **MIRU TAILORS**



Project identification and prepared by: Ramendra Nath Haldar  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MIR HOSSAIN</b>
Age	:	05-02-1982 ( 35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son 03 Daughters
No. of siblings:	:	06 Brother 01 Sister
Address	:	Vill: Patrhanbari Road ; P.O: feni Sadar ; P.S: Feni Sadar ; 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	:	<b>LATE FATEMA AKTER</b>
(iii) Father's name	:	<b>ABDUL JALIL</b>
(iv) GB member's info	:	Branch: jogonnath Digi Chaddogram, Centre # 83 (Female), Member ID: 9207 , Group No: 04 Member since: 12-02-2004 To 27-03-2010 ( 06 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 15,000 Outstanding loan: Nill
(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	:	15 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-225887
Family's Contact No.	:	01836-741906
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE FATEMA AKTER** joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIRU TAILORS</b>
Location	:	Pathan Bari Road, Feni
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 380,000/- (from existing business) 86% Required Investment BDT 80,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pant piece, shirt piece, long cloth etc.</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

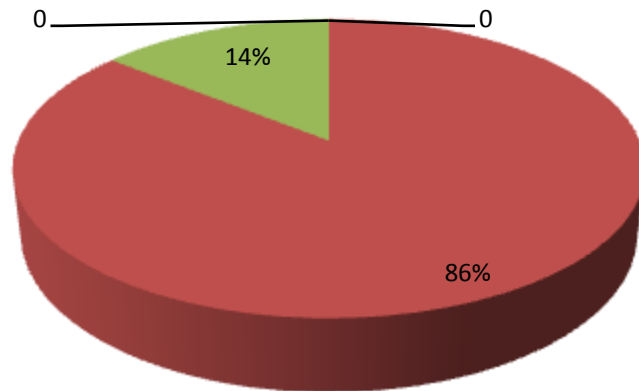
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Pant piece, shirt piece, long cloth etc.	7,000	210000	2520000
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210000</b>	<b>2520000</b>
<b>Less Variable Expense</b>			
Pant piece, shirt piece, long cloth etc.	5,600	168000	2016000
<b>Total variable Expense (B)</b>	<b>5,600</b>	<b>168000</b>	<b>2016000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,400</b>	<b>42000</b>	<b>504000</b>
<b>Less Variable Expense</b>			
Rent		2500	30000
Electricity bill		1500	18000
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		25000	300000
Entertainment		300	3600
Guard		40	480
Generator		150	1800
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		<b>35,890</b>	<b>430680</b>
<b>Net Profit (F)≡ [C-D]</b>		<b>6.110</b>	<b>73320</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant piece	50	400	20,000	50	400	20,000	40,000
Shirt Piece	100	400	40,000	80	400	32,000	72,000
three piece	100	600	60,000	50	600	30,000	90,000
Borka piece	200	400	80,000	0	0	0	80,000
Than	500	60	30,000	300	60	18,000	48,000
Sheet cloth	500	60	30,000	0	0	0	30,000
Scarp, Dopatta	100	200	20,000	0	0	0	20,000
Security	1	0	100,000	0	0	0	100,000
<b>Total</b>		<b>0</b>	<b>380,000</b>		<b>0</b>	<b>80,000</b>	480,000

## Source of Finance



- Entrepreneur's Contribution 480,000
- Investor's Investment 80,000
- Total 560,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Pant piece, shirt piece, long cloth etc.	7,500	225,000	2,700,000	2,835,000	2,976,750
<b>Total Sales (A)</b>	7,500	225,000	2,700,000	2,835,000	2,976,750
<b>Less Variable Expense</b>					
Pant piece, shirt piece, long cloth etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total variable Expense (B)</b>	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less Variable Expense</b>					
Rent		2500	30000	30000	30000
Electricity bill		1,800	21600	22,000	22,500
Transportation		1,300	15600	16,000	16,500
Salary (self)		5,000	60000	60,000	60,000
Salary (staff)		25,000	300000	300,000	300,000
Entertainment		300	3600	3,600	3,600
Guard		40	480	480	480
Generator		150	1800	1,800	1,800
Mobile bill		500	6000	6200	6500
<b>Total fixed cost (D)</b>		<b>36,590</b>	<b>439080</b>	<b>440,080</b>	<b>441,380</b>
<b>Net Profit (E)= [C-D]</b>		<b>8,410</b>	<b>100,920</b>	<b>126,920</b>	<b>153,970</b>
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	100,920	126,920	153,970
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68,920	163,840
	<b>Total Cash Inflow</b>	180,920	195,840	317,810
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)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	112,000	32,000	32,000
3	<b>Net Cash Surplus</b>	68,920	163,840	285,810

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 11 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













মিরু টেইলার্স লেডিস এন্ড জেন্টস

এখানে আমরাই আপনাকে সিন্ধুনাথের সেরাই ৩ বঙ্গ ভাঙ্গা, ডি-শিট, সেরকারি ভাঙ্গা বিক্রি করে দিই।

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৩ বঙ্গ ভাঙ্গা, ডি-শিট  
সেরকারি ভাঙ্গা বিক্রি করে দিই।

ASLAM MANSION  
House No 47/A  
Purbani Bazar, Dhaka

মিরু টেইলার্স

আহমেদ ম্যানশন, পুরানি বাজী রোড (মদিন আহমদ সলিম সলিম), ফেনী।

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