

Proposed NU Business Name: **MAHIM TAILORS**



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Project verified by: Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMIM
Age	:	01-01-1985(32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers 2 Sisters
Address	:	Vill: Ujalab ,P.O: Sreepur, P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RENA BEGUM
(iii) Father's name	:	ABDUL KHALAK
(iv) GB member's info	:	Branch: Tanagra, Shreepur, Centre # 46/M(Female), Member ID: 3864, Group No: 09 Member since: 08-11-2004(13Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	N/A
(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	:	6 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.	:	01743-467002
Father's Contact No.	:	01729-480119
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENA BEGUM; joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHIM TAILORS
Location	:	Nation Bazaar
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 12 ft= 120square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tailoring business.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka, Islampur.▪Agreed grace period is 3 months.

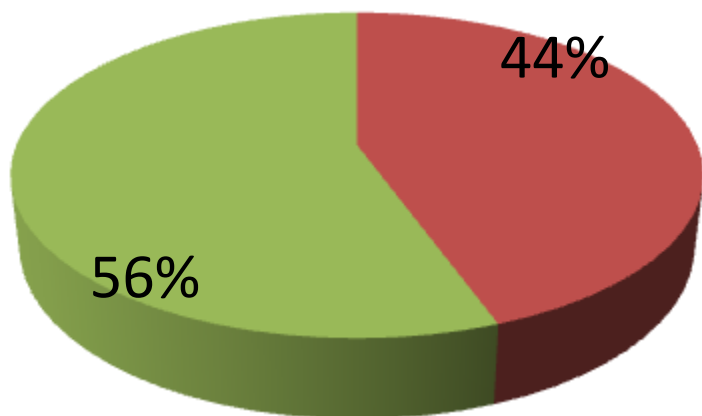
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths & Tailoring	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cloths & Tailoring	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		4,00	4,800
Mobile Bill		2,00	2,400
Salary (self)		4000	48,000
Entertainment		200	2,400
Transportation		200	2,400
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		5,000	60,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
One caller(120 x 42)	5,040	16,800	21,840
Caler cloth (150 x 45)	6,750	22,500	29,250
Shat pic(10 x 280)	2,800	2,800	5,600
Pant pic(15 x 250)	3,750	5,000	8,750
Others	1,660	2,900	4,560
Security of the shop	20,000	0	20,000
Total	40,000	50,000	90,000

Source of Finance



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 50,000

■ Total 90,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cloths & Tailoring	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Cloths & Tailoring	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		2,000	24000	24000	24000
Electric Bill		600	7200	86400	1036800
Transportaion		300	3600	3780	3969
Salary (Self)		4,000	48000	48000	48000
Salary (Staff)			0	0	0
Entertainment		600	7200	7200	7200
Guard			0	0	0
Generator			0	0	0
Mobile Bill		800	9600	0	0
Total Fixed Cost (D)		8300	99600	169380	1119969
Net Profit (E)= [C-D]		9700	116400	122220	128331
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	116,400	122220	128331
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96400	198620
	Total Cash Inflow	166,400	218,620	326,951
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	96,400	198,620	306,951

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 03 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









FAMILY PICTURE

