

Proposed NU Business Name: **Modern Tailors**



Project identification and prepared by: Md. Farhad Hassain
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	JIBONJ MIA
Age	:	25-06-1989(28 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	Nil
No. of siblings:	:	2 Brother & 1 Sisters.
Address	:	Vill: Pas-Alasin, P.O: Alasin, P.S: Daldour , 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	:	FAHIMA BEGOM
(iii) Father's name	:	MD. FOZUL MIA
(iv) GB member's info	:	Branch: Alasin Daldour, Centre # 32 (Female), Member ID : 3644 , Group No: 04 Member since:05.03.1987(30Year) First loan: BDT 5000 /-
Further Information:		Outstanding loan:17,760/-
(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	:	14 years experience in running business. He has 10 Year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723935831
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FAHIMA BEGOM joined Grameen Bank 30 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	Modern Tailors
Location	:	Tangail Sadar, Tangail
Total Investment in BDT	:	BDT 172,500/-
Financing	:	Self BDT 122,500/- (from existing business 71% Required Investment BDT 50,000/- (as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; machine etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
machine , Shirt pices, Pant pices, Gag capore, Borca capore , etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
machine , Shirt pices, Pant pices, Gag capore, Borca capore , etc.	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		600	7200
Electricity Bill		600	7200
Transportation		600	7200
Salary(Self)		5000	60000
Entertainment		200	2400
Guird		300	3600
Mobile Bill		300	3600
Total fixed Cost (D)		7600	91200
Net Profit (E) [C-D]		16,400	196,800

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Paracetamol ,Omeprazole , Batamin,s ,Calcium, Dibi , Aluminium, Bkash, etc .	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Paracetamol ,Omeprazole , Batamin,s ,Calcium, Dibi , Aluminium, Bkash, etc .	1,800	54,000	648,000	680,400	714,420
Total variable Expense (B)	1,800	54,000	648,000	680,400	714,420
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity Bill		600	7,200	7,560	7,938
Transportation		700	8,400	8,400	8,400
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guird		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		7,800	93,600	93,960	94,338
Net Profit (E) [C-D)		28,200	338,400	359,640	381,942

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	0	0
1.2	Net Profit	338,400	359,640	381,942
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	318,400	658,040
	Total Cash Inflow	388,400	678,040	1,039,982
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	318,400	658,040	1,019,982

SWOT ANALYSIS

STRENGTH

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

শুভার্গ টেইলাস

প্রোঃ জীবন মিয়া

মোবা: ০১৭২৩৯৩৫৮৩১



९ a

श्री



ai

brother

a

MP 290





air

brother













air

brother

FAMILY PICTURE

