

Proposed NU Business Name: **MAA TAILORS**



Project identification and prepared by: MD. Delowar Hossain
Kapasia Unit, Gajipur

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Brief Bio of The Proposed Nobin Udyokta

Name	:	KUMUL SARKAR
Age	:	11-07-1983 (33 Yars)
Education, till to date	:	CLASS 10
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Kurulia ,P.O: Kurulia ,P.S: Kapashia, 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	:	BELMOTI RANI
(iii) Husband's name	:	LATE GOPAL SARKAR
(iv) GB member's info	:	Branch: Kapasia Centre # 86(Female), Member ID: 11016, Group No: 1 Member since: 05-02-1997 (20Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 24028
(v) Who pays GB loan installment	:	Mother
(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	:	11 years experience in running business. He has 3 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-934916
Mother's Contact No.	:	01791-279815
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gajipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BELMOTI RANI joined Grameen Bank since 20 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA TAILORS
Location	:	RownaT Bazar
Total Investment in BDT	:	BDT 100000/-
Financing	:	Self BDT 30000/-(from existing business) 30% Required Investment BDT 70000/-(as equity) 70%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	13ft x 10ft= 130 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth item▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rented.▪Collects goods from Babur hat.▪Agreed grace period is 3 months.

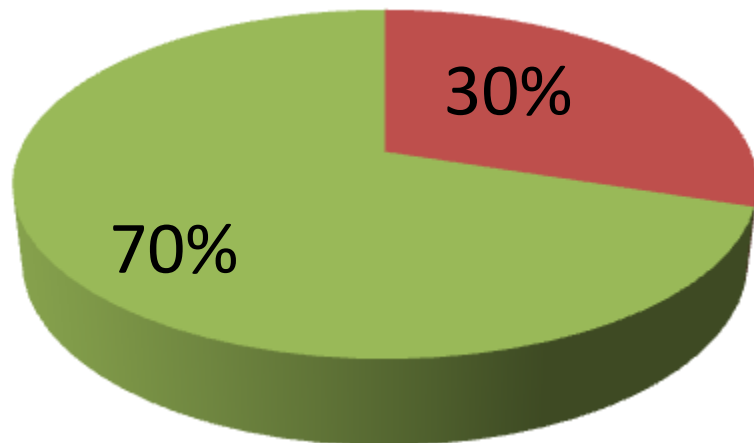
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	2195	65850	790200
Total sales (A)	2195	65850	790200
Less Variable Exp.			
Cloth item	1756	52680	632160
Total Variable exp. (B)	1756	52680	632160
Contribution Margin CM [C= (A-B)]	439	13170	158040
less fixed exp.			
Rent		600	7200
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		3000	36000
Entertainment		150	1800
Guard		150	1800
Genaretor		250	3000
Mobile		300	3600
total fixed cost (D)		10150	121800
Net profit (E) [C-D]		3020	36240

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shirt Pcs	10	350	3,500	30	350	10,500	14,000
Pant Pcs	10	450	4,500	35	450	15,750	20,250
Long cloth	150	50	7,500	25	350	8,750	16,250
3 Pcs	10	400	4,000	150	60	9,000	13,000
Bokrom	50	30	1,500	200	50	10,000	11,500
Others	10	400	4,000	1	1000	1,000	5,000
Electric Machine			0	1	15000	15,000	15,000
Security			5,000				5,000
Total	240		30,000	442		70,000	100,000

Source of Finance



■ Entrepreneur's Contribution 30,000

■ Investor's Investment 70,000

■ Total 100,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item	2815	84450	1013400	1064070	1117274
Total Sales (A)	2815	84450	1013400	1064070	1117274
less variable Expenses					
Cloth item	2252	67560	810720	851256	893818.8
Total variable Expenses (B)	2252	67560	810720	851256	893818.8
Contribution Margin (CM)= (A-B)	563	16890	202680	212814	223454.7
Less Fixed Expenses					
Rent		600	7200	7200	7200
Electricity bill		200	2400	2400	2400
Transportation		550	6600	6600	6600
Salary (self)		5000	60000	60000	60000
Salary (staff)		3000	36000	36000	36000
Entertainment		170	2040	2040	2040
Guard		150	1800	1800	1800
Genaretor		250	3000	3000	3000
Mobile		400	4800	4800	4800
Total Fixed Cost		10320	123840	123840	123840
Net Profit (E) (C-D)		6570	78840	88974	99614.7
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	78,840	88,974	99614.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50,840	111814
	Total Cash Inflow	148840	139814	211428.7
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	
3	Net Cash Surplus	50,840	111814	183428.7

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill :11 Years: 3
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





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FAMILY PICTURE

