

Proposed NU Business Name: MAMUN BOSTRALOY & TAILORS



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Project verified by: MD. Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAMUN MIA
Age	:	17-01-1989(28 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers 1 Sisters
Address	:	Vill: Sirirchala P.O: Vobinepur, 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	:	NURUNAHER
(iii) Father's name	:	MD NAZIM UDDIN
(iv) GB member's info	:	Branch: Shreepur, Centre # 55(Female), Member ID: 6032/3, Group No: 07, Member since: 15-04-2004 (13Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 8.350
(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	:	06 years experience 02 years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915210414
Father's Contact No.	:	01725011034
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURNAHER 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

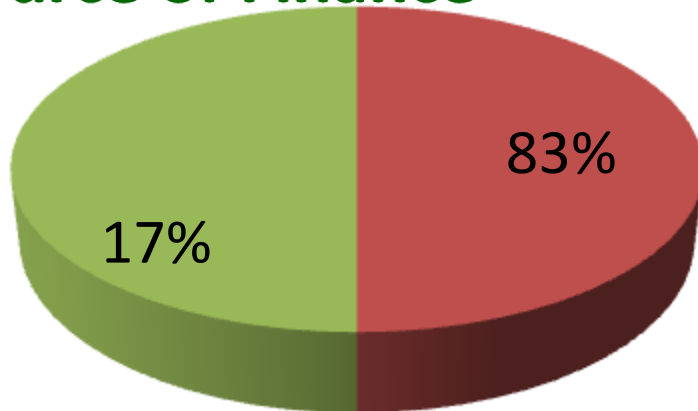
Business Name	:	MAMUN BOSTRALOY & TAILORS
Location	:	Gorgoria master bari,Sreepur,Gajipur
Total Investment in BDT	:	BDT 4,70,000/-
Financing	:	Self BDT 3,90,000/-(from existing business) 83% Required Investment BDT 80,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150square ft
Security of the shop	:	BDT 1,50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tailoring business. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 1 employee. ▪After getting equity fund 1 employ will be appointed. ▪The shop is rented. ▪Collects goods from Baburhat,norshingdi. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths & Tailoring	5,500	1,65,000	1,980,000
Total Sales (A)	5,500	1,65,000	1,980,000
Less. Variable Expense			
Cloths & Tailoring	4,675	1,40,250	1,683,000
Total variable Expense (B)	4,675	1,40,250	1,683,000
Contribution Margin (CM) [C=(A-B)]	8,25	24,750	2,97,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		5,00	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Entertainment		2,00	2,400
Mobile Bill		2,00	2,400
Total fixed Cost (D)		14,400	1,72,800
Net Profit (E) [C-D]		10,350	1,24,200

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Goj Cloths(1500x 45)	67,500	45,000	1,12,500
Three Piece(30 x 700)	21000	14,000	35,000
Pant Piece (40x500)	20000	0	20,000
Shirt Piece (70 x 400)	28,000	20,000	48,000
Panjabi(200 x 90)	18,000	0	18,000
Lungi(80 x 300)	24,000	0	24,000
Share(70 x 800)	56,000	0	56,000
Security	1,50,000	0	1,50,000
Others	5,500	1,000	6,500
Total	3,90,000	80,000	4,70,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Cloths & Tailoring	8,000	2,40,000	2,880,000	3,024,000	
Total Sales (A)	8,000	2,40,000	2,880,000	3,024,000	
Less. Variable Expense					
Cloths & Tailoring	6,800	2,04,000	2,448,000	2,570,400	
Total variable Expense (B)	6,800	2,04,000	2,448,000	2,570,400	
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	4,32,000	4,53,600	
Less. Fixed Expense					
Rent		3,500	42,000	42,000	
Electricity Bill		6,00	7,200	7,500	
Transportation		1200	14,400	15,000	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		7,000	84,000	84,000	
Entertainment		3,00	3,600	4,000	
Mobile Bill		3,00	3,600	4,000	
Total Fixed Cost		17,900	2,14,800	2,16,500	
Net Profit (E) [C-D]		18,100	2,17,200	2,37,100	

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	2,17,200	2,37,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,60,850
	Total Cash Inflow	2,97,200	3,97,950
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan	8,350	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,36,350	48,000
3	Net Cash Surplus	1,60,850	3,49,950

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 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

