

Proposed NU Business Name: **MUKUL TAILORS AND BOSRALOY**



Project identification and prepared by: Md . Obaidullah,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD MUKUL MIA</b>
Age	:	18-03-1984 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Bahadurpur P.O Naruamala P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. MOINA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUL JOBBAR</b>
(iv) GB member's info	:	Branch: Gabtoli, Bogra, Centre # 30(Female), Member ID: 2557/1, Group No: 05 Member since: 19-02-2007 (08 Years) First loan: BDT 5000 /- Outstanding loan: NILL
Further Information:		
(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	:	20 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-404762
Father's Contact No.	:	01749-926125
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MOINA BEGUM** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUKUL TAILORS AND BOSRALOY</b>
Location	:	Naruamala bridge,,Gabtali,Bogra.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 73% Required Investment BDT 40,000/- (as equity) 27%
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 of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shirt Pant and others product and sales.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

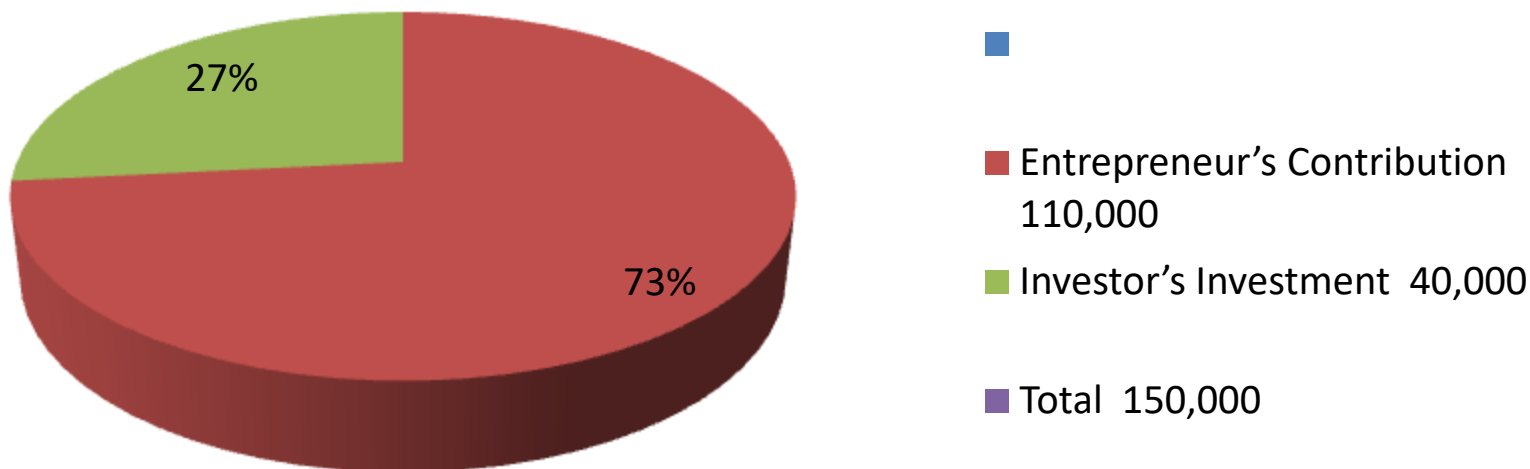
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shirt pant and women dress product	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Product cost	1,400	42,000	504,000
<b>Total variable Expense (B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
House rant		600	7,200
Electricity Bill		700	8,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment		300	3,600
Guard		100	1,200
Generator		-	0
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>15,300</b>	<b>183,600</b>
<b>Net Profit (E) [C-D]</b>		<b>2,700</b>	<b>32,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Pant	30	600	18,000	0	1,800	0	18,000
Shirt	30	500	15,000	0	0	0	15,000
Pant pice	50	300	15,000	50	300	15,000	30,000
Shirt pice	50	300	15,000	50	300	15,000	30,000
Cloth	500	50	25,000	200	50	10,000	35,000
others	1	2000	2,000	0	0	0	2,000
Security	1	20000	20,000	0	0	0	20,000
Total	<b>0</b>	<b>0</b>	<b>110000</b>	<b>0</b>	<b>0</b>	<b>40000</b>	<b>150000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Shirt pant and women dress product	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>					
Production cost	2,100	63,000	756,000	793,800	833,490
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>	<b>793,800</b>	<b>833,490</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
House rant		600	7,200	7,200	7,200
Electricity Bill		700	8,400	8,400	8,400
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		8000	96,000	96,000	96,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator		0	0	0	-
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>15,300</b>	<b>183,600</b>	<b>183,600</b>	<b>183,600</b>
<b>Net Profit (E) [C-D]</b>		<b>11,700</b>	<b>140,400</b>	<b>156,600</b>	<b>173,610</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	140,400	156,600	173,610
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		124,400	265,000
	<b>Total Cash Inflow</b>	<b>180,400</b>	<b>281,000</b>	<b>438,610</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>124,400</b>	<b>265,000</b>	<b>422,610</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 20 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop:Naruamala bridge,Gabtali,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

