

Proposed NU Business Name: MASUD TRAILORS

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Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MASUD RANA
Age	:	02-10-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Child
No. of siblings:	:	02 Brothers 2 Sister
Address	:	Vill: Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	LATE AJIMON
(iii) Father's name	:	BASHIR UDDIN BEPARI
(iv) GB member's info	:	Branch: Komorgonj, Centre # 42 (Female), Member ID: 2880/1, Group No: 03 Member since: 01/01/1988 First loan: BDT 1,500/-
Further Information:		Existing loan: BDT 5,000/- Outstanding loan: Nill
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-352944
Mother's Contact No.	:	01955-218329
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE AJIMON joined Grameen Bank since 29 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

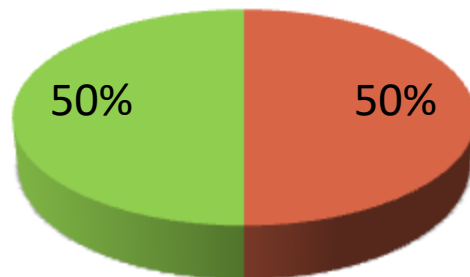
Business Name	:	MASUD TRAILORS
Location	:	Barha Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000(from existing business) 50% Required Investment BDT 50,000(as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; make,3pes,slwar, etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Nawabgonj. ▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Trailing Item	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Trailing Item	1600	12000	144000
Total Variable Expense	1600	12000	144000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		0	0
Entertainment		200	2400
Rent		800	9600
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Generator		0	0
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sewing machine	03	10,000	30,000	01	30,000	30,000	60,000
Over lock machine	01	15,000	15,000				15,000
Others			5,000		20,000	20,000	25,000
Total			50,000			50,000	1,00,000

0% Source of Finance



- Entrepreneur's Contribution's :-50,000
- Investor Investment's :- 50,000
- Total :- 1,00,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Trailing Item	3000	90000	1080000	1134000	1190700
	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Trailing Item	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)]	0	18000	216000	226800	238140
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportation		700	8400	100800	1209600
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		300	3600	3600	3600
Rent		800	9600	9600	9600
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7700	22800	115600	1224800
Net Profit (E)= [C-D]		10300	123600	129780	136269
Investment Pay Back			24,000	24,000	24,000

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	123,600	129780	136269
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	103600	103600	213380
	Total Cash Inflow	173,600	233,380	349,649
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha
Bazar, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

