

Proposed NU Business Name: **MONIR TAILORS**



Project identification and prepared by: Md Jamal Hossain,
Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MONIR HOSSEN
Age	:	01-02-1987 (34 Years)
Education, till to date	:	Class 5
Marital status	:	married
Children	:	0 Daughter, 01 Son
No. of siblings:	:	01 Brother 02Sisters
Address	:	Vill: Dakshin Joypara P.O: Joypara ; P.S: Dohar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rabia Begum
(iii) Father's name	:	LAL MUDDIN
(iv) GB member's info	:	Branch:-, Centre # (Female), Member ID: , Group No: Member since: 2012-2017 (05Years) First loan: BDT 5000/- Existing loan: 20000 Outstanding loan:
Further Information:		
(v) Who pays GB loan installment	:	No
(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.)	:	No
Business Experiences and Training Info	:	0 years experience in running business. 11 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-141681
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rabia BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

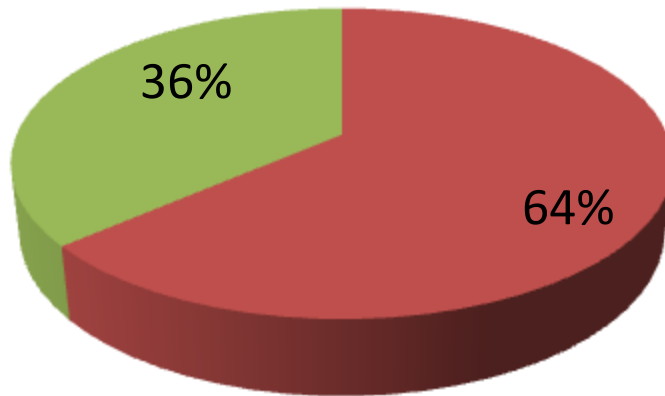
Proposed Nobin Udyokta Business Info

Business Name	:	MONIR TAILORS
Location	:	,Dohar, Dhaka
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Long Cloth, Print Cloth, etc.▪Average gain on 25% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is owned▪Collects goods from local market.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Long cloth, Print Cloth, & Service ETC	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Long cloth, Print Cloth, & Service ETC	1300	39000	468000
Total Variable Expense	1300	39000	468000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		1250	15000
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		15550	186600
Net Profit (E)= [C-D]		5450	65400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Long Cloth	300	70	21,000	300	70	21,000	42,000
Print Cloth	350	60	21,000	350	60	21,000	42,000
Thtee Pitch	8	1200	9,600			0	9,600
Others			18,400			8,000	26,400
			0			0	0
	658	1330	70,000			50,000	120000



- Entrepreneur's Contribution 70,000
- Investor's Investment 40,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Long cloth, Print Cloth, & Service ETC	2200	66000	792000	831600	873180
0	0	0	0	0	0
Total Sales(A)	2200	66000	792000	831600	873180
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1430	42900	514800	540540	567567
Total Variable Expense	1430	42900	514800	540540	567567
Contributon Margin (CM) [C=(A-B)]	770	23100	277200	291060	305613
Less Fixed Expense					
Rent		1250	15000	15000	15000
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		15550	186600	187300	188015
Net Profit (E)= [C-D]		7550	90600	95130	99887
Investment Pay Back			20,000	20,000	20,000

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	90,600	95130	99886.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70600	145730
	Total Cash Inflow	140,600	165,730	245,617
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	70,600	145,730	225,617

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Kolakopa, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



বাবার দোয়া

বাবার টেলার্স

সুইচ এন্ড জেন্টস

আবতীয় পোষাক তৈরী করা হয়

সভা সংলগ্ন, দোহার, ঢাকা

-১৪১৬৮১, ০১৭৩৫ ০৪





Family picture