

Proposed NU Business Name: **MA TAILERS**



Project identification and prepared by: Md Nasir Uddin Sheikh
Chagal naiya, feni

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIFUL ISLAM
Age	:	03/02/1987(30Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	0 Son 0 Daughter
No. of siblings:	:	07 Brother 04Sisters
Address	:	Vill: Motua , P.O: Chagalnaiya P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA BEGUM
(iii) Father's name	:	MOSTOFA KAMAL
(iv) GB member's info	:	Branch: Chagalnaiya, Centre # 11/(Female), Member ID:3543/1, Group No: 04 Member since: 05-03-2009-2015 (7 Years) First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT 00/-
Further Information:		
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838-599135
Mother's Contact No.	:	01822-368274
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

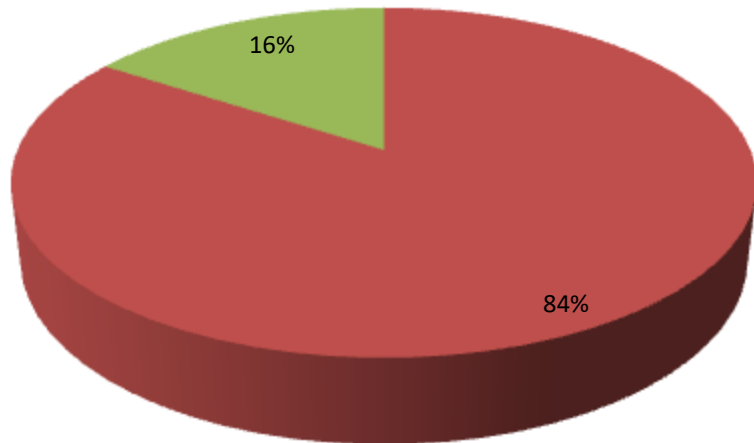
ANOWARA BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA TAILERS
Location	:	Dak bangla road, chagalnaiya ,Feni
Total Investment in BDT	:	BDT 3,16,000/-
Financing	:	Self BDT 2,66,000/- (from existing business) 84% Required Investment BDT50,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods shirt pis,pant pis,than kapor, etc▪Average 25% gain on sale.▪The business is operating by entrepreneur. No employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
shirt pis,pant pis,than kapor, etc	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
shirt pis,pant pis,than kapor, etc	2250	67500	810000
Total Variable Expense	2250	67500	810000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff) 2		8000	96000
Entertainment		500	6000
Guard		0	0
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		17500	210000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
shirt pis	250	300	75,000	300	166	49,800	124,800
pant pis	100	350	35,000			200	35,200
than kapor	330	200	66,000			0	66,000
than kapor	100	50	5,000			0	5,000
selai machin	3	15,000	45,000			0	45,000
security	0		40,000			0	40,000
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	783	15900	266,000	300	166	50,000	316,000



- Entrepreneur's Contribution 266,000
- Investor's Investment 50,000
- Total 316,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
shirt pis,pant pis,than kapor, etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
shirt pis,pant pis,than kapor, etc	2625	78750	945000	992250	1041863
Total Variable Expense	2625	78750	945000	992250	1041863
Contributon Margin (CM) [C=(A-B)]	875	26250	315000	330750	347288
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		500	6000	6000	6000
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		17500	207600	208300	209015
Net Profit (E)= [C-D]		8750	105000	110250	115763
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	105,000	110250	115762.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		85000	175250
	Total Cash Inflow	155,000	195,250	291,013
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	85,000	175,250	271,013

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dak bangla
road, chagalnaiya , Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Arabic calligraphy on a sign, likely a religious or community notice.

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