

## Proposed NU Business Name: **MIM TAILORS**



Project identification and prepared by: Md. Shahinur Rahman,  
Sherpur Unit, Bogra

Project verified by: MD. Mujharul Islam



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

Name	:	<b>MD ABDUL HANNAN</b>
Age	:	9-09-1982 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Son & 2 Sister
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Modonpur, P.O: Mirjapur, P.S: Sherpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. SANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD YUNUS UDDIN AKONDO</b>
(iv) GB member's info	:	Branch: Mirjapur Sherpur, Centre # 98(Female), Member ID: 9829, Group No: 02 Member since: 3-5-2006 (8Years) First loan: BDT 10,000/- Outstanding loan: Nil
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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-549854
Mother's Contact No.	:	01723-936521
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SANOWARA BEGUM** joined Grameen Bank since 8 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIM TAILORS</b>
Location	:	Haji Super Market, Mirjapur bazaar.
Total Investment in BDT	:	BDT 100,000/-
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	:	13 ft x 9 ft= 137 square ft
Security of the shop	:	BDT 40,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cloths etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 3 employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

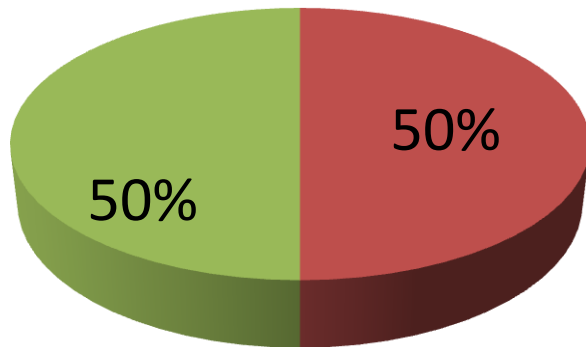
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloths	2,550	76,500	918,000
<b>Total Sales (A)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>
<b>Less. Variable Expense</b>			
Cloths	1,785	53,550	642,600
<b>Total variable Expense (B)</b>	<b>1,785</b>	<b>53,550</b>	<b>642,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>765</b>	<b>22,950</b>	<b>275,400</b>
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Salary (self)		4,000	48,000
Entertainment		200	2,400
Transportation		200	2,400
Generator Bill		600	7,200
Salary (staff)		12,000	144,000
<b>Total fixed Cost (D)</b>		<b>18,900</b>	<b>226,800</b>
<b>Net Profit (E) [C-D]</b>		<b>4,050</b>	<b>48,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Machine	20,000	0	20,000
Plane Machine (1)	0	17,000	17,000
Three Piece (30 x 900)	15,000	27,000	42,000
Shirt Piece, Pant Piece etc	15,000	6,000	21,000
<b>Total</b>	<b>50,000</b>	<b>50,000</b>	<b>100,000</b>

## Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	1.5 Year
<b>Revenue (sales)</b>				
Cloths	3,150	94,500	1,134,000	567,000
<b>Total Sales (A)</b>	<b>3,150</b>	<b>94,500</b>	<b>1,134,000</b>	<b>567,000</b>
<b>Less. Variable Expense</b>				
Cloths	2,205	66,150	793,800	396,900
<b>Total variable Expense (B)</b>	<b>2,205</b>	<b>66,150</b>	<b>793,800</b>	<b>396,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>945</b>	<b>28,350</b>	<b>340,200</b>	<b>170,100</b>
<b>Less. Fixed Expense</b>				
Rent		800	9,600	4,800
Electricity Bill		800	9,600	4,800
Mobile Bill		400	4,800	2,400
Salary (self)		4,000	48,000	24,000
Entertainment		200	2,400	1,200
Transportation		400	4,800	2,400
Generator Bill		600	7,200	3,600
Salary (staff)		12,000	144,000	72,000
<b>Total Fixed Cost</b>		<b>19,200</b>	<b>230,400</b>	<b>115,200</b>
<b>Net Profit (E) [C-D]</b>		<b>9,150</b>	<b>109,800</b>	<b>54,900</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	109,800	54,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		69,800
	<b>Total Cash Inflow</b>	<b>159,800</b>	<b>124,700</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	20,000
	<b>Total Cash Outflow</b>	<b>90,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>69,800</b>	<b>104,700</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



অপ্তরূপকৈ বিত্তি-বৃত্তিম জিদিয়াসে পোশক  
শ্রমীর নিজস্বায়া প্রতিষ্ঠান...

# মীম

## টেইলাস

লেডিস এন্ড জেন্টিস

শ্রোঃ এম.এ. হান্নান  
৮০১৭১৯-৫৪৯৮৫৪













# FAMILY PICTURE

