

Proposed NU Business Name: **MIJAN TAILORS & BOSTRALOY**



Project identification and prepared by: Md. Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patowary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MIZANUR RAHAMAN
Age	:	19/06/1992 (24 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers & 2 Sisters
Address	:	Vill: Muradpur P.O: Shakashor, P.S: Kaliakoir, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MINARA BEGUM
(iii) Father's name	:	MD. NOJRUL ISLAM
(iv) GB member's info	:	Branch: Moddhopara, Kaliakoir, Centre # 68(Female), Member ID: 7453, Group No: 02 Member since: 20-2-2002(13Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: 45000
(v) Who pays GB loan installment	:	N/A
(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	:	5years experience in running business. He has 1 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735039852
Mother's Contact No.	:	01722730279
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MINARA BEGUM joined Grameen Bank since 13 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	:	MIJAN TAILORS & BOSTRALOY
Location	:	Muraid spin mil
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 13 ft= 195 square ft
Security of the shop	:	BDT 30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant, Shirt, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪The shop is rented.▪Collects goods from Islampur.▪Agreed grace period is 3 months.

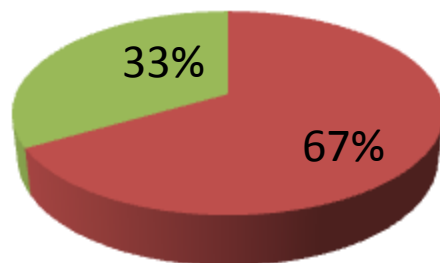
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Ladies cloths	2500	75000	900000
Tailoring service	700	21000	252000
Total Sales (A)	3200	96000	1152000
Less Variable Expense			
Ladies cloths	2000	60000	720000
Tailoring service	175	5250	63000
Total variable Expense (B)	2,175	65250	783000
Contribution Margin (CM) [C=(A-B)]	1,025	30750	369000
Less Variable Expense			
Rent		1,700	20400
Electricity bill		850	10200
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		14000	168000
Mobile bill		300	3600
Total fixed cost (D)		22,350	268200
Net Profit (E)= [C-D]		8,400	100800

Investment Breakdown

Particulars	Existing	Proposed	Total
Pant	31,000	20,000	51000
Shirt	27,500	0	27500
three piece	18,000	25,000	43000
Print Long	25,000	10,000	35000
One colour gauze	39,000	15,000	54000
Cloth	22,000	0	22000
Borkha piece	12,500	10,000	22500
Mosquito net	6,000	0	6000
Others	7,000	20,000	27000
Sewing & Lock machine	12,000		12000
	200,000	100,000	300000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Ladies cloths	3200	96000	1152000	1209600
Tailoring service	900	27000	324000	340200
Total Sales (A)	4100	123000	1476000	1549800
Less Variable Expense				
Ladies cloths	2560	76800	921600	967680
Tailoring service	225	6750	81000	85050
Total variable Expense (B)	2,560	76800	921600	967680
Contribution Margin (CM) [C=(A-B)	1,315	39450	473400	497070
Less Variable Expense				
Rent		1,700	20,400	48,000
Electricity bill		1000	12000	12500
Transportation		700	8400	8,600
Salary (Self)		5000	60000	60000
Salary(Staff)		14000	168000	168000
Mobile bill		400	4800	5000
Total fixed cost (D)		22,800	273600	302,100
Net Profit (E)= [C-D]		16650	199800	194,970
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	199,800	194,970
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139,800
	Total Cash Inflow	299800	334770
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	139,800	274770

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

সততাই

বিসমিল্লাহির রাহমানির রাহিম
ব্যবসার

মূলধন

মিজান টেইলার্স এন্ড বস্ত্রালয়



























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
গণপ্রজাতন্ত্রী বাংলাদেশ / জাতীয় পরিচয় পত্র



নাম: মোঃ মিজানুর রহমান

Name: MD. MIZANUR RAHAMAN

পিতা: মোঃ মজিবুল ইসলাম

মাতা: মোল্লাহ সিন্ধুর বেগম

Date of Birth: ১০/০৫/১৯৮০

ID NO: 19923313347062778

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে যাওয়া বা
কোনভাবে ক্ষতিগ্রস্ত হলে নির্দিষ্ট শর্তে অধিকারী ব্যক্তি সেটির জন্য আবেদন করা হবেন।
ঠিকানা: প্রধানমন্ত্রীর কার্যালয়, ঢাকা - ১০০, কলিকাতা, দক্ষিণ

প্রদানের তারিখ: ০৪/০৬/২০২০



FAMILY PICTURE

