

Proposed NU Business Name: **MA TAILORS**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bagura

Project verified by: Md Mozaharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ATIKUL ISLAM
Age	:	02-01-1997 (19 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brothers 01 Sister
Address	:	Vill: Jogir bhobon, P.O: Arola, P.S: Kahalu , Dist: Bagura
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 KHAYRUNNESA
(iii) Father's name	:	MS SHAHIDUL ISLAM
(iv) GB member's info	:	Branch: Namush,Bogura, Centre # 25 (Female), Member ID:10317/1, Group No:11 Member since: 10-05-1996(10Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT 6570
(v) Who pays GB loan installment	:	Father
(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	:	05 years experience in running business. Own business 01 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-864026
Mother's Contact No.	:	01763-455342
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KHAYRUNNESA joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA TAILORS
Location	:	Arola Baaazar, Kahalu, Baaazar
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 170,000/-(from existing business) 63% Required Investment BDT 100,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 10 ft= 200 square ft
Security of the shop	:	BDT 5000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Long cloth, Tailoring service▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after getting equity money.▪The shop is own.▪Collects goods from Kahalu, Bagura▪Agreed grace period is 3 months.

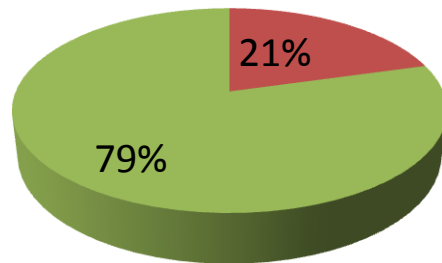
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloths	550	16500	198000
Tailoring service	250	7500	90000
Total Sales (A)	800	24000	288000
Less Variable Expense			
Cloths	440	13200	158400
Total variable Expense (B)	440	13200	158400
Contribution Margin (CM) [C=(A-B)]	360	10800	129600
Less Variable Expense			
Rent		600	7200
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Mobile bill		300	3600
Total fixed cost (D)		6,700	80400
Net Profit (E)= [C-D]		4,100	49200

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Long cloth	44	200	8,800	50	200	10,000	18,800
Long cloth (Print)	12	350	4,200	40	250	10,000	14,200
Shirt piece	0	0	0	0	0	15,000	15,000
Pant piece	0	0	0	0	0	15,000	15,000
Total		550	13,000	90	0	50,000	63,000

Source of Finance



- Entrepreneur's Contribution 13,000
- Investor's Investment 50,000
- Total 63,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cloths	750	22500	270000	283500
Tailoring service	350	10500	126000	132300
Total Sales (A)	1100	33000	396000	415800
Less Variable Expense				
Cloths	600	18000	216000	226800
Total variable Expense (B)	600	18000	216000	226800
Contribution Margin (CM) [C=(A-B)	500	15000	180000	189000
Less Variable Expense				
Rent		600	7,200	7,200
Electricity bill		400	4800	7,400
Transportation		700	8400	8,600
Salary (self)		5000	60000	60,000
Mobile bill		350	4200	4,300
Total fixed cost (D)		7,050	84600	87,500
Net Profit (E)= [C-D]		7950	95400	101,500
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	95,400	101,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		65,400
	Total Cash Inflow	145400	166900
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	65,400	136900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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







MT **ম্যা টেইলার্স**
এন্ড ফেব্রিক্স হাউজ

শ্রোঃ মোঃ আতিকুল ইসলাম (আতিক)

মোবাঃ ০১৭৬৮-৮৬৪০২৬

এখানে কোর্ট প্যান্টের অর্ডার নেওয়া হয়। এবং শার্ট পিচ, প্যান্ট পিচ, শ্রি পিচ, ও ফোর পিচ পাওয়া যায় এবং যাবতীয় সিট কাপড় পাওয়া যায়। এবং সুদক্ষ কারিগর দ্বারা কাজ প্রচলিত।

আড়োলা বাজার, কাহালু, বগুড়া। রাসেল অফসেট প্রেস
০১৭৫০-২৫০১০৭

মোবাঃ ০১৭৬৮-৮৬৪০২৬

স্বাস্থ্য পরিদপ্তর

এখানে সোনালী, গান্ধিস্থানী, ব্রয়লার, লিয়ার, কক্কেল, বুলেট, ডিমের
 রিজেক্ট এবং গর্দনের বাচ্চা সুলভ মূল্যে ক্রয় বিক্রয় করা হয়।

বিঃ দ্রঃ বে... অনুষ্ঠানের জন্য মুরগী সরবরাহ করা হয়।

ফুলচান-০১৭৫৭-৮৪৩৯৫৩
 মোজাফফর আকন্দ-০১৭৬৫-০১৭৩০৮
 আকরাম হোসেন-০১৭১৩-০৪৫৩





FAMILY PICTURE

