

Proposed NU Business Name: MA TAILORS



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ZILLUR
Age	:	24-07-1985 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	02 Sisters
Address	:	Vill: Moddho Katuli, P.O Gabtoli, P.S: Gabtoli, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MONOWARA
(iii) Father's name	:	MD. BADSHA
(iv) GB member's info	:	Branch: Rameshsharapur Gabtoli, Centre # 17(Female), Member ID: 6511/3, Group No: 02 Member since: 23-08-2008 (08Years) First loan: BDT 2,500 ,Existing Loan: BDT 25,000, Outstanding loan: BDT14,000
Further Information:		
(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	:	07 years experience in running business. 07 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.	:	01727-179536
Family's Contact No.	:	01725-463857
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOWARA joined Grameen Bank since 08 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA TAILORS
Location	:	Tatulgachi hat, Mati Dali Road, Gabtoli, P.S: Gabtoli, Dist: Bogra
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 110,000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 10 ft= 140 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sale & Sewing Shirts, Pants and other Clothes etc.▪Average 50% gain on sales.▪The business is operating by entrepreneur. Existing 03 labors.▪After getting equity fund 02 labors will be appointed.▪Agreed grace period is 3 months.

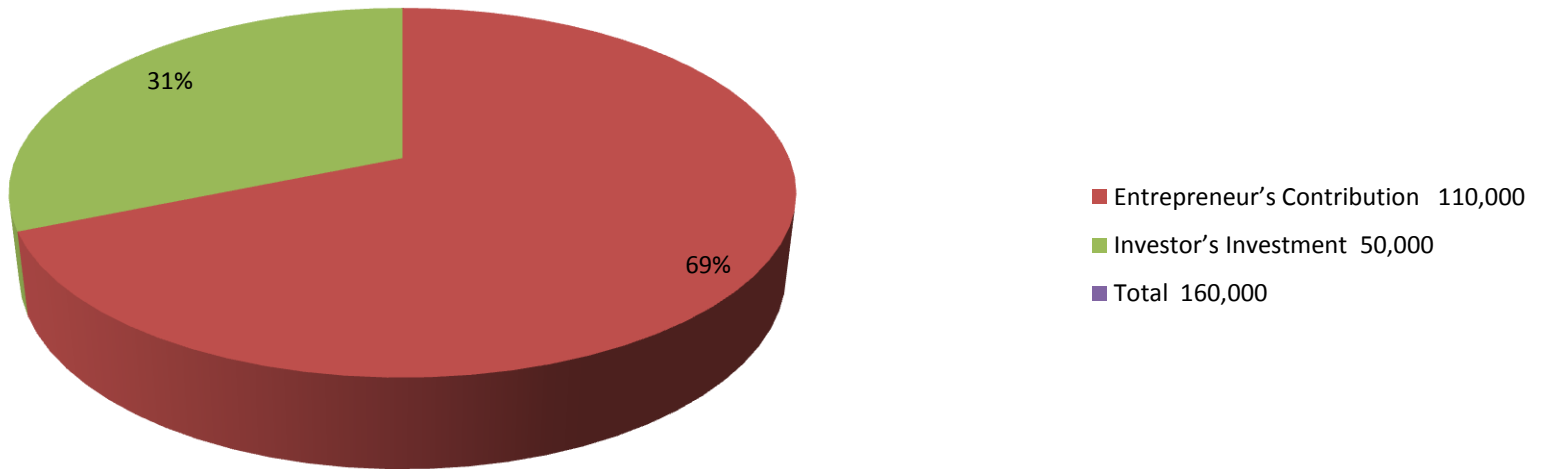
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sale & Sewing Shirts, Pants and other Clothes etc	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Sale & Sewing Shirts, Pants and other Clothes etc	750	22,500	270,000
Total variable Expense (B)	750	22,500	270,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staf)		12,000	144,000
Entertainment		200	2,400
Guard		150	1,800
Generator		150	1,800
Mobile Bill		200	2,400
Total fixed Cost (D)		18,900	226,800
Net Profit (E) [C-D]		3,600	43,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Long cloth	10,000	10,000	20,000
Shirt Piece	15,000	15,000	30,000
Pant piece	15,000	15,000	30,000
Sewing machine	0	10,000	10,000
Security	70,000	0	70,000
Total	110,000	50,000	160,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale & Sewing Shirts, Pants and other Clothes e	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Sale & Sewing Shirts, Pants and other Clothes e	1,250	37,500	450,000	472,500	496,125
Total variable Expense (B)	1,250	37,500	450,000	472,500	496,125
Contribution Margin (CM) [C=(A-B)	1,250	37,500	450,000	472,500	496,125
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		600	7,200	7,200	7,200
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		20000	240,000	240,000	240,000
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Mobile Bill		500	6,000	6,000	6,000
Total fixed Cost (D)		27,300	327,600	327,600	327,600
Net Profit (E) [C-D)		10,200	122,400	144,900	168,525
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	122,400	144,900	168,525
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		102,400	227,300
	Total Cash Inflow	172,400	247,300	395,825
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	102,400	227,300	375,825

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 07 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





বিস্মিল্লাহির রাহ্মানির রাহিম

মাতাজ্জাহিদ

প্রোঃমোঃ জিল্লুর রহমান

লেডিস এন্ড জেন্টস অ্যাধনিক



বিসমিল্লাহির রাহমানির রাহিম

মা ডেইলি

প্রোঃমোঃ জিল্লুর রহমান

লেডিস এন্ড জেন্টস আধুনিক কচিশীল পোষাকের জন্য

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ওয়েল গাছীহাট মসজিদ মার্কেট গাবতলী বগুড়া

FAMILY PICTURE

