

Proposed NU Business Name: **M MASUD TAILORS & FEBRICS LADIES & GENTS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MASUD RANA
Age	:	30-10-1986 (23 Years)
Education, till to date	:	Class V
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers
Address	:	Vill: Alok Diar , P.O: Mokamtala , P.S: Shibgnaj , 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	:	MST KAHINUR BEGUM
(iii) Father's name	:	MD ABDUL AZIZ
(iv) GB member's info	:	Branch : Raynagar Shibganj, Centre : 17 (Female), Member ID: 8830 , Group No: 10 Member since: 14-02-2014 (02 Years) First loan: BDT 60000
Further Information:		Existing loan: BDT 13000 Outstanding loan: BDT 11424
(v) Who pays GB loan installment	:	NA
(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	:	10 years experience in running business. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01734-015450
Family's Contact No.	:	01953-275203
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohastan Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KAHINUR BEGUM joined Grameen Bank since 02 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M MASUD TAILORS & FEBRICS LADIES & GENTS
Location	:	Along with Chandihar bazaar, Biswaroad
Total Investment in BDT	:	BDT 130000/-
Financing	:	Self BDT 80000/- (from existing business) 62% Required Investment BDT 50000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 12 ft= 96 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Tailoring & Fabrics▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 02 employee.▪The shop is rented.▪Collects goods from Bogra City▪Agreed grace period is 3 months.

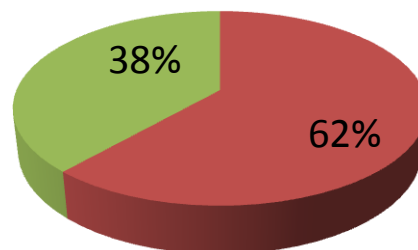
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Groceries items	2800	84000	1008000
Total Sales (A)	2800	84000	1008000
Less Variable Expense			
Groceries items	1960	58800	705600
Total variable Expense (B)	1,960	58800	705600
Contribution Margin (CM) [C=(A-B)]	840	25200	302400
Less Variable Expense			
Rent		700	8400
Electricity bill		700	8400
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Guard		300	3600
Generator		300	3600
Mobile bill		200	2400
Total fixed cost (D)		17,700	212400
Net Profit (E)= [C-D]		7,500	90000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Jake	1	16000	16,000	20	2,500	50,000	66,000
Foot machine	3	5000	15,000	0	0	0	15,000
Sit cloth	1	19000	19,000	0	0	0	19,000
Security	1	30000	30,000	0	0	0	30,000
Total	6	0	80,000	20	0	50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Groceries items	3600	108000	1296000	1360800	1428840
Total Sales (A)	3600	108000	1296000	1360800	1428840
Less Variable Expense					
Groceries items	2520	75600	907200	952560	1000188
Total variable Expense (B)	2,520	75600	907200	952560	1000188
Contribution Margin (CM) [C=(A-B)	1,080	32400	388800	408240	428652
Less Variable Expense					
Rent		700	8400	8,400	8400
Electricity bill		900	10800	11300	11800
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Guard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		18,200	214,800	215,900	217000
Net Profit (E)= [C-D]		14200	170400	192,340	211652
Investment Payback			20,000	20,000	20,000

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

SR#	<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	170,400	192,340	211652
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		150,400	322740
	Total Cash Inflow	220400	342740	534392
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	20000	20000
3	Net Cash Surplus	150,400	322740	514392

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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









FAMILY PICTURE

