

## Proposed NU Business Name: **MADINA BOSTRALOY & TAILORS**



Project identification and prepared by: Md. Forhad Hosen,  
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

|  |   |   |
|--|---|---|
| Name   | : | <b>AMINUL ISLAM</b>   |
| Age  | : | 24-12-1987 (30 Years)   |
| Education, till to date                          | : | BA  |
| Marital status                                   | : | Married   |
| Children   | : | 2 Daughters   |
| No. of siblings:                                 | : | 2 Brthers   |
| Address  | : | Vill: Bowla, P.O: Ramkrishnabari, P.S: Dhanbari, Dist: Tangail  |
| 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>HASNA BEGUM</b>  |
| (iii) Father's name                              | : | <b>AMJAD HOSEN</b>  |
| (iv) GB member's info                            | : | Branch: NOLHARA; Centre # 11(Female),<br>Member ID: 2975/1 Group No: 06<br>Member since: 27-4-2009-2017 (07Years)<br>First loan: BDT 5000 |
| Further Information:                             |   | Existing Loan: BDT 20000, Outstanding loan: BDT 11664   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 3 years experience in running business.<br>He has NO months training. |
| Other Own/Family Sources of Income  | : | -   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01921-275345  |
| Mother's Contact No.  | : | 01932-814172  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail           |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HASNA BEGUM** joined Grameen Bank since 8 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                                     | : | <b>MADINA BOSTRALOY &amp; TAILORS</b>  |
| Location  | : | Nolohara Bazar   |
| Total Investment in BDT                           | : | BDT 200,000/-  |
| Financing   | : | Self BDT 150,000/-(from existing business) 75%<br>Required Investment BDT 50,000/-(as equity) 25%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 24 ft x 15 ft= 360 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cloth Item .</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employees.</li><li>▪Collects goods from Dhaka.</li><li>▪The shop is Rented.</li><li>▪Agreed grace period is 3 months.</li></ul> |

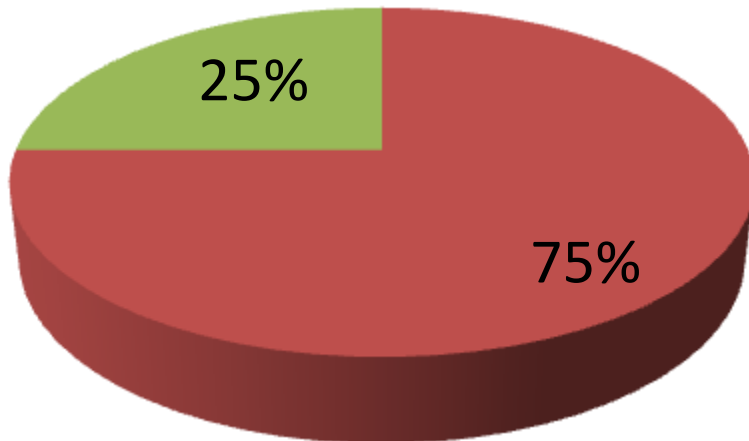
## Existing Business (BDT)

| Particular                               | Daily      | Monthly      | Yearly        |
|--|------------|--------------|---------------|
| <b>Revenue (sales)</b>                   |            |              |               |
| Cloth Item                               | 2800       | 84000        | 1008000       |
| <b>Total sales (A)</b>                   | 2800       | 84000        | 1008000       |
| <b>Less Variable Exp.</b>                |            |              |               |
| Cloth Item                               | 2240       | 67200        | 806400        |
| <b>Total Variable exp. (B)</b>           | 2240       | 67200        | 806400        |
| <b>Contribution Margin CM [C= (A-B)]</b> | <b>560</b> | <b>16800</b> | <b>201600</b> |
| <b>less fixed exp.</b>                   |            |              |               |
| Rent                                     |            | 800          | 9600          |
| Electricity bill                         |            | 400          | 4800          |
| Transportation                           |            | 500          | 6000          |
| Salary (self)                            |            | 4000         | 48000         |
| Salary (staff)                           |            | 5000         | 60000         |
| Entertainment                            |            | 400          | 4800          |
| Mobile                                   |            | 300          | 3600          |
| <b>total fixed cost (D)</b>              |            | 11400        | 136800        |
| <b>Net profit (E) [C-D]</b>              |            | <b>5400</b>  | <b>64800</b>  |

## Investment Breakdown

| Existing     |            |            |                | Proposed   |            |               |                |
|--------------|------------|------------|----------------|------------|------------|---------------|----------------|
| Particulars  | Qty.       | Unit Price | Amount (BDT)   | Qty        | Unit Price | Amount (BDT)  | Proposed Total |
| Sit Cloth    | 200        | 200        | 40,000         | 100        | 200        | 20,000        | 60,000         |
| Logh cloth   | 100        | 300        | 30,000         |            |            | 0             | 30,000         |
| Shirt pcs    | 100        | 300        | 30,000         |            |            | 0             | 30,000         |
| others       | 210        | 100        | 21,000         |            |            | 0             | 21,000         |
| Borka        | 40         | 350        | 14,000         | 60         | 500        | 30,000        | 44,000         |
| Sandel       | 100        | 150        | 15,000         |            |            | 0             | 15,000         |
| <b>Total</b> | <b>750</b> |            | <b>150,000</b> | <b>160</b> |            | <b>50,000</b> | <b>200,000</b> |

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

## Financial Projection

| Particular                             | Daily       | Monthly       | 1st Year       | 2nd Year       | 3rd Year       |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue (sales)                        |             |               |                |                |                |
| Cloth Item                             | 3700        | 111000        | 1332000        | 1398600        | 1468530        |
| <b>Total Sales (A)</b>                 | <b>3700</b> | <b>111000</b> | <b>1332000</b> | <b>1398600</b> | <b>1468530</b> |
| less variable Expenses                 |             |               |                |                |                |
| Cloth Item                             | 2960        | 88800         | 1065600        | 1118880        | 1174824        |
| Total variable Expenses (B)            | 2960        | 88800         | 1065600        | 1118880        | 1174824        |
| <b>Contribution Margin (CM)= (A-B)</b> | <b>740</b>  | <b>22200</b>  | <b>266400</b>  | <b>279720</b>  | <b>293706</b>  |
| <b>Less Fixed Expenses</b>             |             |               |                |                |                |
| Rent                                   |             | 800           | 9600           | 9600           | 9600           |
| Electricity bill                       |             | 400           | 4800           | 16000          | 3000           |
| Transportation                         |             | 550           | 6600           | 35000          | 3000           |
| Salary (self)                          |             | 5000          | 60000          | 60000          | 60000          |
| Salary (staff)                         |             | 5000          | 60000          | 60000          | 60000          |
| Entertainment                          |             | 500           | 6000           | 6000           | 6000           |
| Mobile                                 |             | 400           | 4800           | 7400           | 4800           |
| Total Fixed Cost                       |             | 12650         | 151800         | 194000         | 146400         |
| <b>Net Profit (E) (C-D)</b>            |             | <b>9550</b>   | <b>114600</b>  | <b>85720</b>   | <b>147306</b>  |
| Investment Payback                     |             |               | <b>20000</b>   | <b>20000</b>   | <b>20000</b>   |



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

| SR# | 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  | 114,600      | 85,720       | 147306       |
| 1.3 | Depreciation (Non cash item)                      |              |              |              |
| 1.4 | Opening Balance of Cash Surplus                   |              | 94,600       | 160320       |
|     | <b>Total Cash Inflow</b>                          | 164600       | 180320       | 307626       |
| 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        |
|     | <b>Total Cash Outflow</b>                         | 70,000       | 20000        |              |
| 3   | <b>Net Cash Surplus</b>                           | 94,600       | 160320       | 287626       |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 03 Years:02  
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









# FAMILY PICTURE

