

## Proposed NU Business Name: **MIM TAILORS**



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

Project verified by: MD. Siddiqur Rahoman



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

Name	:	<b>MISS:KHALADA AKTER</b>
Age	:	15/07/1997 (20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Not applicable
No. of siblings:	:	1 Brother and 2 sister.
Address	:	Vill: Botmill P.O: Shofipur P.S: Kaliakair, 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	:	<b>SHAHANAJ BEGUM</b>
(iii) Father's name	:	<b>MD: AB. KHALAK</b>
(iv) GB member's info	:	Branch: Mouch, kaliakair , Centre # 3 (Female), Member ID: 1354, Group No: 06 Member since: 10/01/1997 (27 Years) First loan: BDT 2,500 /- Last loan : 10,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 4,000
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	01 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes (house rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01928-379442
Family's Contact No.	:	01717-301842
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHANAJ BEGUM** joined Grameen Bank since 27 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIM TAILORS</b>
Location	:	Botmill Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; 3 pich,shart pich,print cloth etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪ Existing no employee.</li><li>▪The shop is wonerd.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

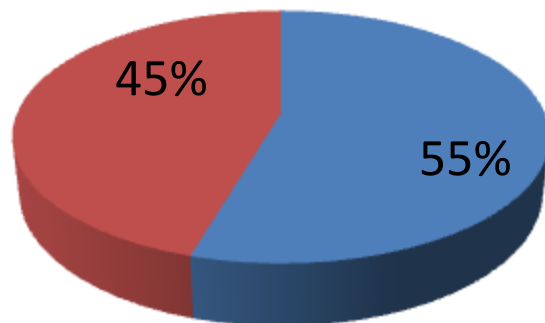
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
3 pich,shart pich,print cloth, etc.	1,200	36,000	432,000
Wages	400	12,000	144,000
<b>Total Sales (A)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Less. Variable Expense</b>			
3 pich,shart pich,print cloth, etc.	960	28,800	345,600
Wages	200	6,000	72,000
<b>Total variable Expense (B)</b>	<b>1,160</b>	<b>34,800</b>	<b>417,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>440</b>	<b>13,200</b>	<b>158,400</b>
<b>Less. Fixed Expense</b>			
Transportation		500	6,000
Mobile Bill		100	1,200
Entertainment		100	1,200
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>

## Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
3 pich	25	600	15,000	50	30,000	45,000
Shart pich	8	180	1,440	10	1,800	3,240
Worna	35	95	3,325	50	4,750	8,075
Print cloth	440	45	19,800	100	4,500	24,300
One color cloth	120	40	4,800	100	4,000	8,800
Chador	14	300	4,200		0	4,200
Suta	50	20	1,000		0	1,000
Cosmatick	40	100	4,000	0	0	4,000
Others			6,435		4,950	11,385
<b>Total</b>			<b>60,000</b>		<b>50,000</b>	<b>110,000</b>

## Source of Finance

■ Entrepreneur's contibution 60,000 ■ Investor's Investment 50,000 ■ Total 1,10,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>				
3 pich,shart pich,print cloth, etc.	1,700	51,000	612,000	642,600
Wages	500	15,000	180,000	189,000
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>792,000</b>	<b>831,600</b>
<b>Less. Variable Expense</b>				
3 pich,shart pich,print cloth, etc.	1,360	40800	489600	514080
Wages	250	7,500	90,000	94,500
<b>Total variable Expense (B)</b>	<b>1,610</b>	<b>48,300</b>	<b>579,600</b>	<b>608,580</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>590</b>	<b>17,700</b>	<b>212,400</b>	<b>223,020</b>
<b>Less. Fixed Expense</b>				
Transportation		500	6,000	6,000
Mobile Bill		100	1,200	1,200
Entertainment		100	1,200	1,200
Salary (self)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>5,700</b>	<b>68,400</b>	68,400
<b>Net Profit (E) [C-D)</b>		<b>12,000</b>	<b>144,000</b>	154,620
<b>Investment Payback</b>			<b>30,000</b>	30,000



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	144,000	154,620
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		114,000
	<b>Total Cash Inflow</b>	<b>194,000</b>	<b>268,620</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>114,000</b>	<b>238,620</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Botmill Bazar  
,Kliakoir,Gazipur  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

