

Proposed NU Business Name: **MIM TAILORS**



Project identification and prepared Md. Delowar
Hossain, Kapashia

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Nurun Nahar
Age	:	02-06-1986 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Kapashia P.O Kapashia 1730:, P.S: Kapashia, Dist: Gajipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ms. Karima Begum
(iii) Father's name	:	Al Mamun
(iv) GB member's info	:	Branch : Kapashia ,Centre # 12/(Female), Member ID: 7889, Group No: 06 Member since:15/08/2009(7years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan:
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	3 years experience in running business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787300171
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Kapashia,Unit,Gajipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. Karima Begum joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

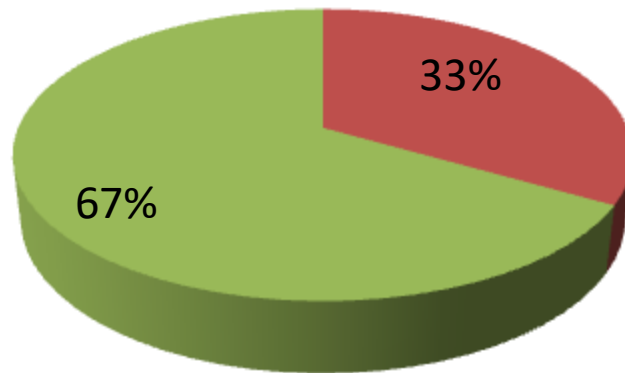
Business Name	:	: Mim Tailors
Location	:	Kapashia Moddhopara, Central Eidgah Masjid
Total Investment in BDT	:	BDT 75,000/-
Financing	:	Self BDT 25,000/-(from existing business) 31% Required Investment BDT 50,000/-(as equity) 69%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like cloth Items.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Rented▪Collects goods from Norshindi, BaburHat.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less. Variable Expense			
Cloth Item	1200	27000	324000
Total variable Expense (B)	1200	27000	324000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less. Fixed Expense			
Rent			
Electric Bill		200	2400
Transportation		300	3600
Salary (self)		4000	48000
Salary (staff)			0
Guard			0
Entertainment		150	1800
Generator			0
Mobile		300	3600
Total fixed Cost (D)		4950	59400
Net Profit (E) [C-D]		4050	48600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Goj Kapor	180	55	9900	400	60	24000	33900
Than Kapor	20	70	1400	250	70	17500	18900
3 Pcs	10	400	4000				4000
Orna	10	80	800				800
Blouse	18	150	2700				2700
Peticot	20	160	3200				3200
Machine						8000	8000
Suta						5000	5000
Total			25000			50000	75000

Source of Finance



- Entrepreneur's Contribution 25,000
- Investor's Investment 50,000
- Total 75,000

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Cloth Item	2500	75000	900000	945000	992250
Total Sales (A)	2500	75000	900000	945000	992250
Less. Variable Expense					
Cloth Item	2000	60000	720000	756000	793800
Total variable Expense (B)	2000	60000	720000	756000	793800
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less. Fixed Expense					
Rent					
Electric Bill		500	6000	6300	6615
Transportation		1000	12000	12600	13230
Salary (self)		4000	48000	50400	52920
Salary(staff)			0	0	0
Guard			0	0	0
Generator		600	7200	7560	7938
Entertainment		600	7200	7560	7938
Security					
Mobile		500	6000	6300	6615
Total fixed Expenses		7200	86400	90720	95256
Net Profit (E) [C-D]		7800	93600	98280	103194
Investment Payback			20000	20000	20000

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	50000		
1.2	Net Profit	93600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73600	151880
	Total Cash Inflow	143600	171880	255074
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
3	Total Cash Outflow	70000	28000	28000
4	Net Surplus	73600	151880	235074

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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









ডেড লাইসেন্স নং :

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ডেড লাইসেন্স পরিচিতি নং :

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ব্যবসা প্রতিষ্ঠানের নাম

টরের নাম

নাম

নাম

প্রতিষ্ঠানের ঠিকানা

FAMILY PICTURE