

Proposed NU Business Name: **MS MA TAILORS**



Project identification and prepared by: Md . Mokter,
Adomdighi Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NIYEN ALI AKONDO
Age	:	27-05-1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughters
No. of siblings:	:	01 Brother, 03 Sisters
Address	:	Vill: Borboria P.O Nokkorotpur P.S:Adomdighi, 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. NUR JAHAN BIBI
(iii) Father's name	:	MD. YASIN ALI AKONDO
(iv) GB member's info	:	Branch:Noshrotpur,Adomdighi, Centre # 8(Female), Member ID:2296, Group No: 04 Member since: 01-01-1995 (20Years) First loan: BDT 3000 /- , Existing loan: BDT 20,000 /- Outstanding loan: 13,450/-
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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-291688
Family's Contact No.	:	01926-284967
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NUR JAHAN BIBI joined Grameen Bank since 20 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	:	MS MA TAILORS
Location	:	Noshratpur,Adomdighi,Bogra
Total Investment in BDT	:	BDT 1,97,000/-
Financing	:	Self BDT 1,47,000/- (from existing business) 75% 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	:	15 ft x 10 ft= 150 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 01 labors will be appointed.▪Agreed grace period is 3 months.

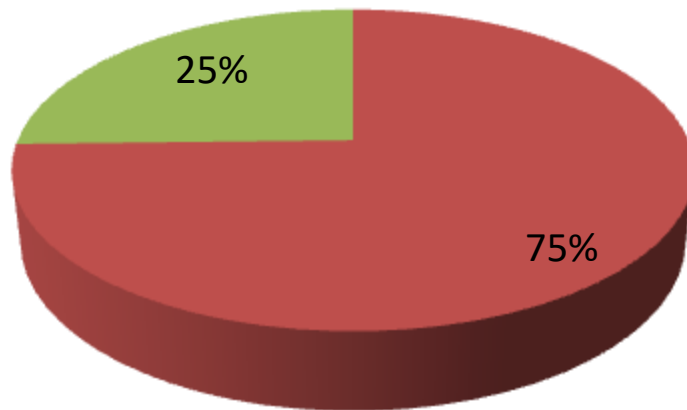
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sale & Sewing Shirts, Pants and other Clothes etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Sale & Sewing Shirts, Pants and other Clothes etc.	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less. Fixed Expense			
House rant		1,500	18,000
Electricity Bill		1,000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		24,000	288,000
Entertainment		200	2,400
Guard		100	1,200
Generator		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		32,600	391,200
Net Profit (E) [C-D]		12,400	148,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Than Cloth	100	60	6,000	100	60	6,000	12,000
Pant pice	50	400	20,000	30	300	9,000	29,000
Shirt pice	200	300	60,000	20	300	6,000	66,000
Borka	5	300	1,500	0	300	0	1,500
T Shirt	50	200	10,000	0	2500	0	10,000
Pant	20	500	10,000	0	0	0	10,000
Others	1	14500	14,500	1	4000	4,000	18,500
Three pice	0	0	0	50	500	25,000	25,000
Security	1	25000	25,000	0	4000	0	25,000
Total	427	0	147000	201	11960	50000	197000

Source of Finance



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- Entrepreneur's Contribution
147,000
- Investor's Investment 50,000
- Total 197,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale & Sewing Shirts, Pants and other Clothes etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Sale & Sewing Shirts, Pants and other Clothes etc.	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000	756,000	793,800
Less. Fixed Expense					
House rant		1500	18,000	18,000	18,000
Electricity Bill		1000	12,000	12,000	12,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		24000	288,000	288,000	288,000
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Generator		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		32,600	391,200	391,200	391,200
Net Profit (E) [C-D]		27,400	328,800	364,800	402,600
Investment Payback			20,000	20,000	20,000

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

SI #	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	328,800	364,800	402,600
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		308,800	653,600
	Total Cash Inflow	378,800	673,600	1,056,200
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	308,800	653,600	1,036,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Noshrotpur,Adomdighi,
Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

