

**Proposed NU Business Name: MOSTAK TAILARS AND CLOTH STORE.**



Project identification and prepared by: MD. Sohel Mia, Rajshahi  
Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD.MUSTAKIN HOSEN.</b>
Age	:	13/02/1993(24 Years)
Education, till to date	:	V
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers & 1 Sister.
Address	:	Vill: Dangir para, P.O: hat godagari, P.S: Paba, Dist: Rajshahi
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>MST:RABAYA BEBE</b>
(iii) Father's name	:	<b>MD. AHZAHAR ALI</b>
(iv) GB member's info	:	Branch: parila paba,Centre #31 (Female), Member ID: 10954, Group No: 09 Member since:2000 to 2005. (15 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: No.
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	NO.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772861018
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. RABAYA BEBE** joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOSTAK TAILARS AND CLOTH STORE.</b>
Location	:	HAT GODAGARI.
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business)56 % Required Investment BDT 50,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	4000
Size of shop	:	10 ft x 12ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cloth sales and Tailoring service.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪The shop is rented..</li><li>▪Agreed grace period is 3 months.</li></ul>

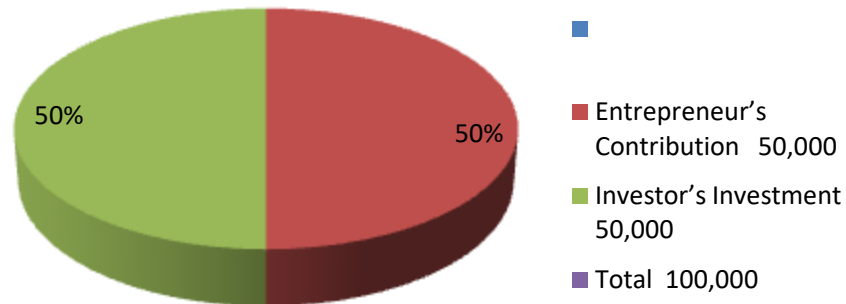
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Tailoring service	1,000	30,000	360000
<b>Total Sales (A)</b>	1,000	30,000	360000
<b>Less. Variable Expense</b>		0	
Tailoring service	200	6,000	72000
<b>Total variable Expense (B)</b>	200	6,000	72000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24,000	288000
<b>Less. Fixed Expense</b>			
Rent		700	8,400
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)		4000	48,000
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>10,700</b>	<b>128,400</b>
<b>Net Profit (E) [C-D]</b>		<b>13,300</b>	<b>159,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Machine,table	37000		37,000
Shart pcs	3000	15000	18,000
Pant pcs	7500	15000	22500
Others	2500		2500
Cloth		20000	
	50000	50000	100000

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Tailaring service	1200	36000	432000	453600	476280
<b>Total Sales (A)</b>	1200	36000	432000	453600	476280
<b>Less. Variable Expense</b>		0	0	0	0
Tailaring service	240	7200	86400	90720	95256
<b>Total variable Expense (B)</b>	240	7200	86400	90720	95256
<b>Contribution Margin (CM) [C=(A-B)]</b>	960	28800	345600	362880	381024
<b>Less. Fixed Expense</b>					
Rent		700	8400	8400	8400
Electricity Bill		200	2400	2400	2400
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3700	3800
Entertainment		200	2400	2400	2500
Salary (staff)		4000	48000	48000	48000
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		10700	128500	128600	128800
<b>Net Profit (E) [C-D]</b>		18100	217100	234280	252224
<b>Investment Payback</b>			20000	20000	20000



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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>40,000</b>		
1.2	Net Profit	217100	234280	252224
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>187100</b>	<b>401380</b>
	<b>Total Cash Inflow</b>	<b>257,100</b>	<b>421380</b>	<b>653604</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>40,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>187,100</b>	<b>401380</b>	<b>633604</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 06 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm:Hat ramchondo pur.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















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