

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



Project identification and prepared by: Md. Delower Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MADHOB ROY
Age	:	05-07-1995 (22 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Sister
Address	:	Vill: Amraid, P.O: Amraid-1743, P.S: Kapashia, 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	:	SIMA RANI ROY
(iii) Father's name	:	MODHUSUDHON ROY
(iv) GB member's info	:	Branch: Amraid, Centre # 59 (Female), Member ID: 8216, Group No: 16 Member since: 20-05-2010 to 2017 (07 Years) First Loan: BDT 20,000/-, Existing Loan: 40,000/-, Outstanding Loan: 37,360/-
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	:	07 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01965-932464
Husband's Contact No.	:	01786-355842
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SIMA RANI ROY joined Grameen Bank since 07 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MADHOB TAILORS
Location	:	Amraid Bazar, Gazipur.
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 50,000 (from existing business) 45% Required Investment BDT 60,000 (as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Shirt Piece, Pant Piece, Panjabi Piece, Cloths etc.▪Average 25 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Baburhat, Narsinghdi.▪Agreed grace period is 3 months.

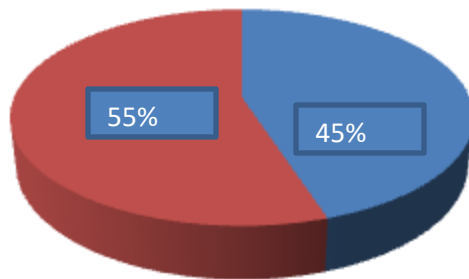
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Shirt Piece, Pant Piece, Panjabi Piece, Cloths etc.	1500	45,000	5,40,000
Total Sales (A)	1500	45,000	5,40,000
Less. Variable Expense			
Shirt Piece, Pant Piece, Panjabi Piece, Cloths etc.	1125	33,750	4,05,000
Total variable Expense (B)	1125	33,750	4,05,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	1,35,000
Less. Fixed Expense			
Shop rent		1000	12,000
Electricity Bill		300	3,600
Transportation		700	8,400
Salary (self)		4,000	48,000
Entertainment		150	1,800
Guard		300	3,600
Mobile Bill		300	3,600
Total fixed Cost (D)		6,750	81,000
Net Profit (E) [C-D]		4,500	54,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Shirt Piece	30 P	350	10,500	20 P	300	6,000	16,500
Pant Piece	40 P	400	16,000	50 P	400	20,000	36,000
Panjabi Piece	20 P	150	3,000	20 P	150	3,000	6,000
Readymade Shirt	5 P	500	2,500	-	-	-	2,500
Pant	2 P	600	1,200	-	-	-	1,200
Panjabi	2 P	700	1,400	-	-	-	1,400
Than Cloth	-	-	-	05 Than	1,200	6,000	6,000
Goz Cloth	-	-	-	300 Goz	50	15,000	15,000
Other Items	-	-	5,400	-	-	10,000	15,400
Security	-	-	10,000	-	-	-	10,000
Total			50,000			60,000	110,000

Source of Finance



- Entrepreneur's Contribution- 50,000
- Investor's Investment- 60,000
- Total Investment- 110,000

Financial Projection (BDT)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3 rd year (+5%)
Revenue (sales)					
Shirt Piece, Pant Piece, Panjabi Piece, Cloths etc.	2000	60,000	7,20000	7,56,000	7,93,800
Total Sales (A)	2000	60,000	7,20000	7,56,000	7,93,800
Less. Variable Expense					
Shirt Piece, Pant Piece, Panjabi Piece, Cloths etc.	1500	45,000	5,40,000	5,67,000	5,95,350
Total variable Expense (B)	1500	45,000	5,40,000	5,67,000	5,95,350
Contribution Margin (CM) [C=(A-B)	500	15,000	1,80,000	1,89,000	1,98,450
Less. Fixed Expense					
Shop rent		1000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,800	4,000
Transportation		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		150	1,800	1900	2000
Guard		300	3,600	3,600	3,600
Mobile Bill		350	4,200	4,400	4,500
Total fixed Cost (D)		7,100	85,200	86,700	88,100
Net Profit (E) [C-D)		7,900	94,800	1,02,300	1,10,350
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	94,800	1,02,300	1,10,350
1.4	Opening Balance of Cash Surplus		70,800	1,49,100
	Total Cash Inflow	1,54,800	1,73,100	2,59,450
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	70,800	1,49,100	2,35,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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











FAMILY PICTURE

