

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



Project identification and prepared by: Md. Farhad Hassain  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>Md. Alamin Mia</b>
Age	:	
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1 Brothers & 5 Sisters.
Address	:	Vill: Gadile P.O: Kigori, P.S: Tangail Sadar , Dist: Tangail.
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>MISS. JOYGON BEGUM</b>
(iii) Father's name	:	<b>BISA MIAH</b>
(iv) GB member's info	:	Branch: Daojan Daldohar Centre # 25 (male), Member ID : 2324 , Group No: 05 Member since: 12/03/1988- 04/07/2003(15 years) First loan: BDT 2000 /-
Further Information:		Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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	:	05 years experience in running business. He has 05 years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784162636
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MISS. JOYGON BEGUM** joined Grameen 15years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAOU TAILORS</b>
Location	:	Hira supper Market, 2 <sup>nd</sup> Flowr, Tangail
Total Investment in BDT	:	BDT 249,500/-
Financing	:	Self BDT 199,500/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 10,000
Size of shop	:	24 ft x 3 ft= 72square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pant, Tee- Shirt, Machine, etc.</li><li>▪Average 15% sale.</li><li>▪The business is operating by entrepreneur. Existing 1employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail .</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

**BDT (TK)**

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pant, Tee- Shirt, Machine, etc	15,000	450,000	5,400,000
<b>Total Sales (A)</b>	<b>15,000</b>	<b>450,000</b>	<b>5,400,000</b>
<b>Less. Variable Expense</b>			
Pant, Tee- Shirt, Machine, etc	13,500	405,000	4,860,000
<b>Total variable Expense (B)</b>	<b>13,500</b>	<b>405,000</b>	<b>4,860,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Fixed Expense</b>			
Rent		2000	24000
Electricity Bill		300	3600
Transportation		4000	48000
Salary(Self)		5000	60000
Entertainment		300	3600
Guird		150	1800
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>12050</b>	<b>144600</b>
<b>Net Profit (E) [C-D]</b>		<b>32,950</b>	<b>395,400</b>

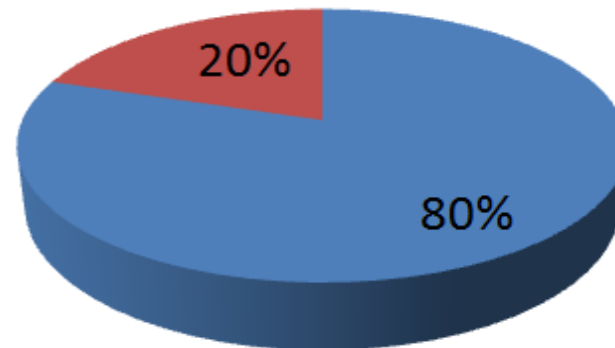
## Investment Breakdown

Investment Breakdown			
Pant	120,000	0	120,000
Tee- Shirt	47,500	20,000	67,500
Machine	12,000	0	12,000
etc	0	30,000	30,000
Security	20,000	0	20,000
<b>Total</b>	<b>199,500</b>	<b>50,000</b>	<b>249,500</b>

## Source of Finance

Entrepreneur's contibution 199,500	199,500
Investor's Investment 50000	50,000
Total 249500	

■ Entrepreneur's contibution 199,500 
 ■ Investor's Investment 50000  
■ Total 249500



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Pant, Tee- Shirt, Machine, etc	20,000	600,000	7,200,000	7,560,000	7,938,000
<b>Total Sales (A)</b>	<b>20,000</b>	<b>600,000</b>	<b>7,200,000</b>	<b>7,560,000</b>	<b>7,938,000</b>
<b>Less. Variable Expense</b>					
Pant, Tee- Shirt, Machine, etc	18,000	540,000	6,480,000	6,804,000	7,144,200
<b>Total variable Expense (B)</b>	<b>18,000</b>	<b>540,000</b>	<b>6,480,000</b>	<b>6,804,000</b>	<b>7,144,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		5,000	60,000	60,000	60,000
Salary(Self)		5,000	60,000	60,000	60,000
Salary(Staff)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guird		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>18,250</b>	<b>219,000</b>	<b>219,300</b>	<b>219,615</b>
<b>Net Profit (E) [C-D]</b>		<b>41,750</b>	<b>501,000</b>	<b>536,700</b>	<b>574,185</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000	0	0
1.2	Net Profit	<b>501,000</b>	<b>536,700</b>	<b>574,185</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	473,000	981,700
	<b>Total Cash Inflow</b>	<b>571,000</b>	<b>1,009,700</b>	<b>1,555,885</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>473,000</b>	<b>981,700</b>	<b>1,527,885</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:  
Experience & Skill : Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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# FAMILY PICTURE

