

Proposed NU Business Name: **MAYER DUA TAILOIS**

Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JANNATUL FERDUS
Age	:	28-10-1996 (21 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Baroypara P.O: Dhepur P.S: Tunggibari ,Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DELARA
(iii) Father's name	:	AMINUL HAQUE
(iv) GB member's info	:	Branch: Sonarong Tonggibari Centre # 92 (Female), Member ID: 10091/2, Group No: 01 Member since: 01-02-2008(08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 8,835/-
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966-126175
Father's Contact No.	:	01920-648894
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DELARA joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DUA TAILORS
Location	:	Baroypara, Dhepur, Tonggibari, Munshiganj
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000(from existing business) 38% Required Investment BDT 50,000(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Three pice,Hejab ,frog, Fotuya, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in own place.▪Collects goods from Tonggibari.▪Agreed grace period is 3 months.

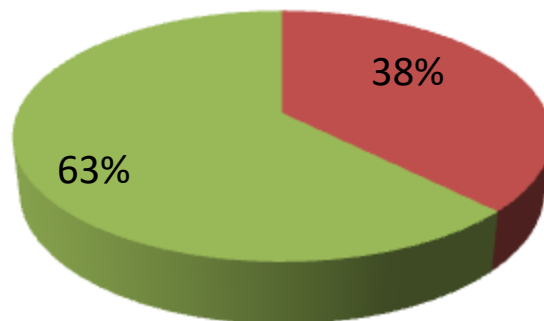
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense			
Garments item	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Transport		3,00	3,600
Electricity Bill		1,00	1,200
Mobile Bill		2,00	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		5,500	67,200
Net Profit (E) [C-D]		3,500	40,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three Peice (20*500)	10,000	25,000	35,000
Makup (30*400)	12,000	20,000	32,000
Skup (30*100)	3,000	-	3,000
Fotuya (20*200)	4,000	4,000	8,000
Froge	1,000	1,000	2,000
Total	30,000	50,000	80,000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Garments item	1,600	48,000	576,000	604,800	635,040
Total variable Expense (B)	1,600	48,000	576,000	604,800	635,040
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Transport		3,00	3,600	3,700	3,800
Electricity Bill		1,00	1,200	1,200	1,200
Mobile Bill		2,00	2,400	2,500	2,600
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,500	67,200	67,400	67,600
Net Profit (E) [C-D]		6,500	76,800	83800	91,160
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	76,800	83,800	91,160
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		56,800	120,600
	Total Cash Inflow	126,800	140,600	211,760
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
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	56,800	120,600	191,760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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