

Proposed NU Business Name: **MAA TAILORS**



Project identification and prepared by: : Aowlad Hossain,
Feni Sadar Unit, Feni.

Project verified by: Susanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSTAFIZUR RAHMAN RUBEL
Age	:	12-04-1989 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers 04 Sisters
Address	:	Vill: Mathiyara P.O: Pasgasiya, P.S: Feni sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NUR ZAHAN BEGUM
(iii) Father's name	:	HABIBUR RAHMAN
(iv) GB member's info	:	Branch: Joyloskar,Feni, Centre # 39 (Female), Member ID: 2532, Group No: 07 Member since: 2002 to 07-06-2009 (07 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: Nill
(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. 09 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811-262102
Mother's Contact No.	:	01822-185655
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR ZAHAN BEGUM joined Grameen Bank since 07 years ago. At first she took loan 5000 Taka from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA TAILORS
Location	:	Temohoni bazar, Pasgasiya, Feni.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000 (from existing business) 62% Required Investment BDT 50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft = 100square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant pcs, Shirt pcs, Borkha pcs, Paplin, Long cloth, Tailoring service etc.▪30% gain on sales..▪The shop is Rented.▪The business is being operated by entrepreneur. Existing 01 employee.▪01 will be appointed after receiving equity money.▪Collects goods from Feni.▪Agreed grace period is 3 months.

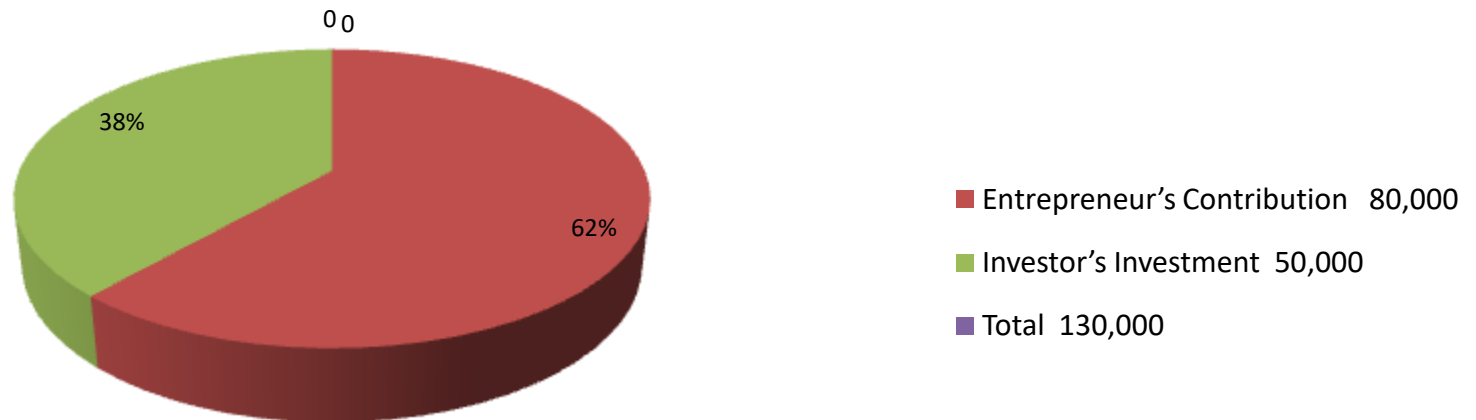
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant pcs, Shirt pcs, Borkha pcs, School dress cloth,Long cloth	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less Variable Expense			
Pant pcs, Shirt pcs, Borkha pcs, Paplin,Long cloth	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		500	6,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary(Staff)		3,000	36,000
Entertainment		500	6,000
Guard		200	2,400
Generator		300	3,600
Mobile bill		500	6,000
Total fixed cost (D)		14,000	168,000
Net Profit (E)= [C-D]		4,000	48,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Thaan	200	55	11,000	200	55	11000	22,000
Sheet	80	50	4,000	150	50	7,500	11,500
Borka	5	350	1,750	20	350	7,000	8,750
Shirt Piecs	20	200	4,000	50	200	10,000	14,000
Panjabi	20	450	9,000	0	0	0	9,000
Three Piecs	10	450	4,500	20	450	9,000	13,500
Cosmetics	0	0	10,000	0	0	0	10,000
Others	0	0	5,750	0	0	5500	11,250
Security	0	0	30,000	0	0	0	0
Total	337	1555	80,000	440	1105	50,000	130,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Pant pcs, Shirt pcs, Borkha pcs, three pcs, than.	2,500	75,000	900000	945000	992250
Total Sales (A)	2,500	75,000	900000	945000	992250
Less Variable Expense					
Pant pcs, Shirt pcs, Borkha pcs, three pcs, than.	1,750	52,500	630000	661500	694575
Total variable Expense (B)	1,750	52,500	630000	661500	694575
Contribution Margin (CM) [C=(A-B)	750	22,500	270000	283500	297675
Less Variable Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		1,000	12,000	12,500	13,000
Transportation		3,500	42,000	42,500	43,000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		3,000	36,000	36,000	36,000
Entertainment		500	6,000	6,000	6,000
Genaretor		200	2,400	2,400	2,400
Guard		300	3,600	3,600	3,600
Mobile bill		600	7,200	7,500	7,800
Total fixed cost (D)		15,100	177,600	182,500	183,800
Net Profit (E)= [C-D]		7,400	92,400	101,000	113,875

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	92,400	101,000	113,875
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72,400	153,400
	Total Cash Inflow	142,400	173,400	267,275
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	72,400	153,400	247,275

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Temohoni Bazar, Pasgasiya,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





খোদার পরে মা

শ্রী টেইলার্স

লেডিস এন্ড জেন্টস্

এখানে যাবতীয় কাপড় সেলাই ও
বিক্রয়ের নির্ভরযোগ্য প্রতিষ্ঠান

২য় তলা

FAMILY PICTURE

