

Proposed NU Business Name: **NEW MUKTA TRAILORS**

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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL JALIL
Age	:	01-02-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Madankhali, P.O: Churain, P.S: Sreenagar, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SURJOBAN
(iii) Father's name	:	JAMIR BEPARI
(iv) GB member's info	:	Branch: Churain, Centre # 40 (Female), Member ID: 7318, Group No: 09 Member since: 01/01/1992 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT:29,000?-
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935-995667
Mother's Contact No.	:	01942-329016
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SURJOBAN joined Grameen Bank since 27 years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

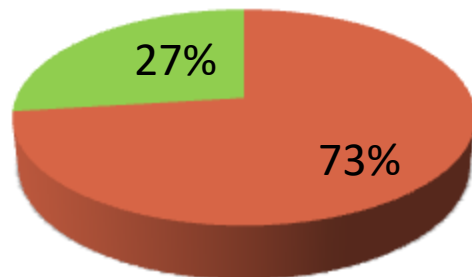
Business Name	:	NEW MUKTA TRAILORS
Location	:	Churain Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,20,000(from existing business) 73% Required Investment BDT 60,000(as equity) 27 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; make,3pes,slwar, etc. ▪Average 35% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Nawabgonj. ▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Trailerig Item	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Trailerig Item	1950	58500	702000
Total Variable Expense	1950	58500	702000
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000
Less Fixed Expense			
Electric Bill		800	9600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		500	6000
Rent		1500	18000
Guard		100	1200
Salary (Staff-4)		16000	192000
Mobil Bill		300	3600
Generator		150	1800
Total Fixed Cost (D)		24750	297000
Net Profit (E)= [C-D]		6750	81000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sewing machine	03	15,000	45,000				45,000
Over lock machine	01	15,000	15,000				15,000
Cloth			1,10,000		40,000	40,000	1,50,000
Security			50,000				50,000
Others					20,000	20,000	20000
Total			2,20,000			60,000	280,000

0% Source of Finance



- Entrepreneur's Contribution's :-2,20,000
- Investor Investment's :- 60,000
- Total :- 280,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Trailing Item	3600	108000	1296000	1360800	1428840
	0	0	0	0	0
Total Sales(A)	3600	108000	1296000	1360800	1428840
Less Variable Expense (B)					
Trailing Item	2340	70200	842400	884520	928746
Total Variable Expense	2340	70200	842400	884520	928746
Contribution Margin (CM) [C=(A-B)]	1260	37800	453600	476280	500094
Less Fixed Expense					
Electric Bill		1000	12000	12300	12600
Transportation		500	6000	72000	864000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		16000	192000	192000	192000
Guard		100	1200	1200	1200
Entertainment		500	6000	6000	6000
Rent		1500	18000	18000	18000
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		25000	222000	288400	1080800
Net Profit (E)= [C-D]		12800	153600	161280	169344
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	153,600	161280	169344
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	121600	129600	266880
	Total Cash Inflow	213,600	290,880	420,224
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	129,600	266,880	436,224

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Churain Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

