

Proposed NU Business Name: **MIZAN TAILORS**



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Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MEJANUR RAHMAN
Age	:	28-12-1984 (33 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brother 04 Sisters
Address	:	Vill: Maejbaria ; P.O: Kalidaho ; 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 JAHAN
(iii) Father's name	:	SHEIKH AHMED
(iv) GB member's info	:	Branch: Kalidaho, Centre # 20 (Female), Member ID: 2134 , Group No: 05 Member since: 2000 to 2010 (10 Years) First loan: BDT 10,000/- Existing loan: BDT 50,000 Outstanding loan: Nill
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	:	years experience in running business. 14 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01813-208070
Family's Contact No.	:	01876-467390
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR JAHAN joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MIZAN TAILORS
Location	:	Maejbaria, Feni
Total Investment in BDT	:	BDT 237,000/-
Financing	:	Self BDT 187,000/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22 ft x 11 ft= 242 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant piece, shirt piece, Three Pcs, garments Items, long cloth etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

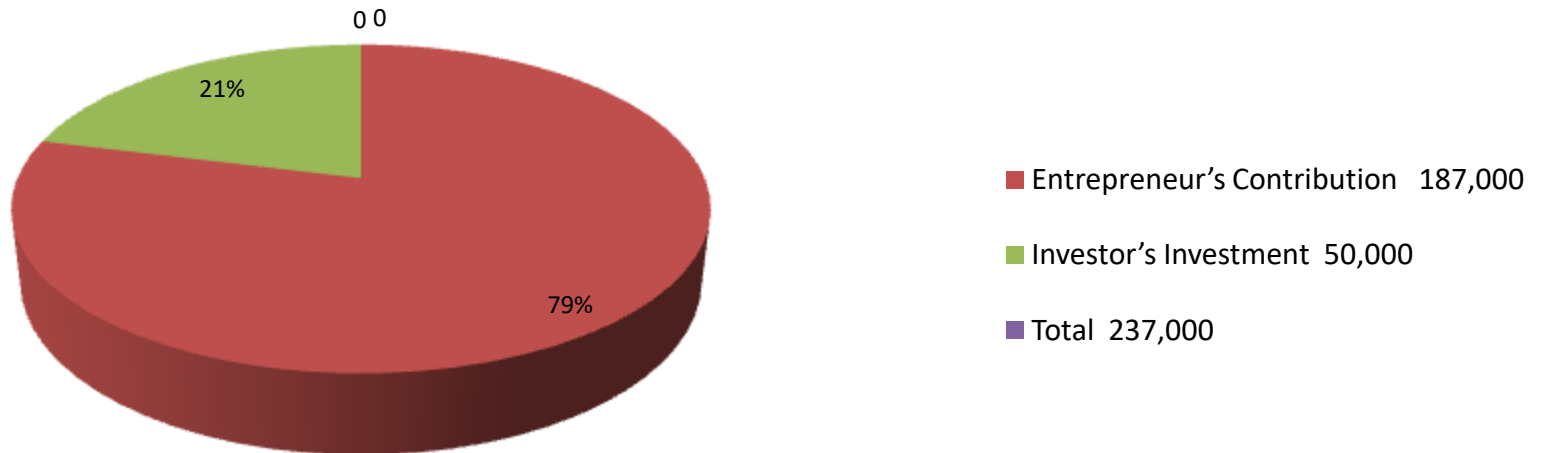
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant piece, shirt piece, long cloth etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less Variable Expense			
Pant piece, shirt piece, long cloth etc.	1,750	52,500	630,000
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less Variable Expense			
Electricity bill		800	9,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		10,000	120,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		16,900	202,800
Net Profit (E)= [C-D]		5,600	67,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant Pcs	30	500	15,000	20	500	10000	25,000
Shirt Pcs	100	300	30,000	20	500	10,000	40,000
Thaan Cloth	2000	50	100,000	600	50	30,000	130,000
Yarn	8000	3	24,000	0	0	0	24,000
Sandle	100	80	8,000	0	0	0	8,000
Others	1	10000	10,000	10	0	0	10,000
Security	0	0	0	0	0	0	0
Total	10231	10933	187,000	650	1050	50,000	237,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Pant piece, shirt piece, long cloth etc.	3,000	90,000	1080000	1134000	1190700
Total Sales (A)	3,000	90,000	1080000	1134000	1190700
Less Variable Expense					
Pant piece, shirt piece, long cloth etc.	2,100	63,000	756000	793800	833490
Total variable Expense (B)	2,100	63,000	756000	793800	833490
Contribution Margin (CM) [C=(A-B)]	900	27,000	324000	340200	357210
Less Variable Expense					
Electricity bill		800	9,600	10,000	10,500
Transportation		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		10,000	120,000	120,000	120,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		300	3,600	5,000	5,300
Total fixed cost (D)		16,900	202,800	205,100	206,400
Net Profit (E)= [C-D]		10,100	121,200	135,100	150,810
Investment Payback			20,000	20,000	20,000

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

SR#	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	121,200	135,100	150,810
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101,200	216,300
	Total Cash Inflow	171,200	236,300	367,110
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	101,200	216,300	347,110

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 17 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

