

Proposed NU Business Name: **MAYER DOYA TAILORS & BORKA HOUSE**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AKRAMUL HAQUE BAPPI
Age	:	29-05-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: Khajuriya ; P.O: Feni ; 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	:	LATE BIBI HAJERA KHATUN
(iii) Father's name	:	MD NURUL HAQUE
(iv) GB member's info	:	Branch: Dharmopur, Centre # 20 (Female), Member ID: 3235 , Group No: 07 Member since: 2000 to 2010 (10 Years) First loan: BDT 10,000/- Existing loan: BDT 70,000 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	:	06 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01824-604725
Family's Contact No.	:	01921-512016
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE BIBI HAJERA KHATUN joined Grameen Bank since 17 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	:	MAYER DOYA TAILORS & BORKA HOUSE
Location	:	Khajuria, Court Building, Feni
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 175,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	07 ft x 10 ft= 70 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 35% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

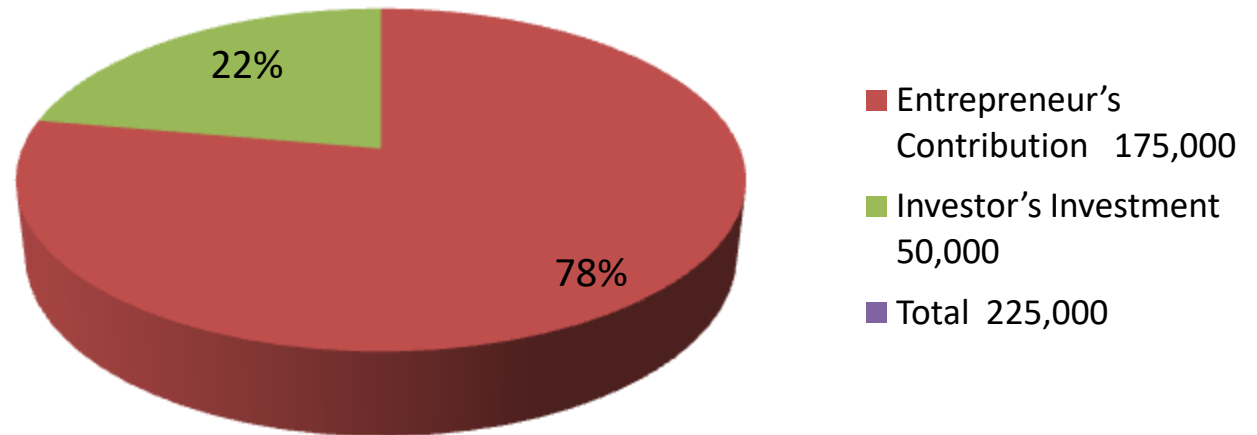
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant piece, shirt piece, long cloth etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less Variable Expense			
Pant piece, shirt piece, long cloth etc.	1,300	39,000	468,000
Total variable Expense (B)	1,300	39,000	468,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less Variable Expense			
Rent		1,800	21,600
Electricity bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		13,900	166,800
Net Profit (E) [C-D]			

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant Pcs	40	400	16,000	50	400	20,000	36,000
Shirt Pcs	100	400	40,000	50	400	20,000	60,000
Three Pcs	50	300	15,000	50	200	10,000	25,000
Panjabi Cloth	60	300	18,000	0	0	0	18,000
Borka Pcs	40	300	12,000	0	0	0	12,000
Thaan	30	300	9,000	0	0	0	9,000
Others	1	5000	55,000	0	0	0	55,000
Security	1	10000	10,000	0	0	0	10,000
Total	322	17000	175,000	150	1000	50,000	225,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Pant piece, shirt piece, long cloth etc.	2,800	84,000	1008000	1058400	1111320
Total Sales (A)	2,800	84,000	1008000	1058400	1111320
Less Variable Expense					
Pant piece, shirt piece, long cloth etc.	1,820	54,600	655200	687960	722358
Total variable Expense (B)	1,820	54,600	655200	687960	722358
Contribution Margin (CM) [C=(A-B)	980	29,400	352800	370440	388962
Less Variable Expense					
		1,800	21,600	21,600	21,600
Electricity bill		800	9,600	10,000	10,500
Transportation		1,200	14,400	15,000	15,500
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
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		14,500	174,000	175,200	176,500
Net Profit (E)= [C-D]		14,900	178,800	195,240	212,462
			22,000	22,000	22,000

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	178,800	195,240	212,462
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		158,800	334,040
	Total Cash Inflow	228,800	354,040	546,502
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	158,800	334,040	526,502

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





বোনে
ফ্যাশন





আব্দুল্লাহ আকবার
ইমামান

এবং

ইসলাম

আব্দুল্লাহ আকবার
ইমামান

এবং

টেইলার্স এন্ড বোরকা পয়েন্ট

প্রোঃ একরামুল হক (বাপ্পী)
০১৮২৪-৬০৪

লেডিস এন্ড জেন্টস

সুইট স্পেশালিস্ট

এখানে সুদক্ষ কারিগর দ্বারা রুচি সম্মত সকল প্রকার
পোষাক তৈরীর নির্ভরযোগ্য প্রতিষ্ঠান।

বিঃ দ্রঃ- নিত্য নতুন ডিজাইনের বিপুল সমাহার।
আদালত পাড়া, খাজুরিয়া, ফেনী।

মায়ের দোয়া টেইলার্স এন্ড বোরকা পয়েন্ট

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FAMILY PICTURE

