

**Proposed NU Business Name: MORIOM TAILORS**



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Project verified by: Md. Sirajul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ALAMGIR</b>
Age	:	11-11-1987(31Years)
Education, till to date	:	Class iii
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers 02 sister
Address	:	Vill: Arodipara P.O Sreenagar P.S: Sreenagar, Dist. Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>LAILI BEGUM</b>
(iii) Father's name	:	<b>SHEIKH DALU FOKIR</b>
(iv) GB member's info	:	Branch: Samsiddi, Centre# 23 (Female), Member ID: 4083, Group No: 05 Member since: 01-07-1999-2009(10Years) First loan: BDT 2,000/-                      Existing loan :30,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father & Brother
(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 & Skill Own Business and Training Info	:	14 years of business experience. : 14 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716074069
Family's Contact No.	:	01738-130696
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LAILI BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MORIOM TAILORS</b>
Location	:	Arodipara,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 88,000/-
Financing	:	Self BDT 38,000 /- (from existing business)44% Required Investment BDT 50,000/- (as equity) 56%
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	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tailaring</li><li>▪Average 60% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The sop is won.</li><li>▪Collects goods from Sreenagar.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

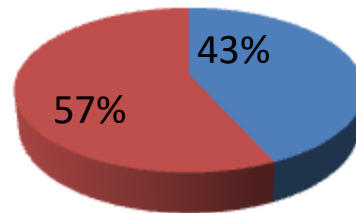
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Tailaring	700	21,000	252,000
<b>Total Sales (A)</b>	700	21,000	252,000
<b>Less. Variable Expense</b>			
Tailaring	280	8,400	100,800
<b>Total variable Expense (B)</b>	<b>280</b>	<b>8,400</b>	<b>100,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Salary(self)		5,000	60,000
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>5,300</b>	<b>63,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,300</b>	<b>87,600</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
cloth	200	70	14000		400	70	28,000	42,000
threepice	30	400	12000		50	400	20,000	32,000
swing machine	1	5000	5000		1	2000	2,000	7,000
Log machine	1	7000	7000		0	0	0	7,000
<b>Total</b>			38000			2470	50,000	<b>88,000</b>

## Source of finance

■ Entrepreneur investment 38,000    
 ■ Investore investment 50,000    
 ■ Total investment 88,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Tailaring	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	1,000	30,000	360,000	378,000	396,900
<b>Less. Variable Expense</b>					
Tailaring	400	12,000	144,000	151,200	158,760
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	2,400	2,400	2,400
<b>Total Fixed Cost</b>		<b>5,300</b>	<b>66,000</b>	<b>66,180</b>	<b>66,369</b>
<b>Net Profit (E) [C-D)</b>		<b>12,700</b>	<b>150,000</b>	<b>160,620</b>	<b>171,771</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>150,000</b>	<b>160,620</b>	<b>171,771</b>
1.3	Depreciation (Non cash item)	2400	2400	2400
1.4	Opening Balance of Cash Surplus		132,400	275,420
	<b>Total Cash Inflow</b>	<b>202,400</b>	<b>295,420</b>	<b>449,591</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>132,400</b>	<b>275,420</b>	<b>429,591</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 14 Years  
Own Business :14  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





