

## Proposed NU Business Name: **MAA BABAR DOA TAILORS**



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Mawna Unit, Gazipur

Project verified by: MD. Rofiquel Islam



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

Name	:	<b>KAUSAR</b>
Age	:	06-06-1990 (25 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Singar Dighee, P.O: Mawna, P.S: Shreepur, Dist: Gazipur
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>KULSUM</b>
(iii) Father's name	:	<b>ABDUL MANNAN</b>
(iv) GB member's info	:	Branch: Mawna Shreepur, Centre # 42(Female), Member ID: 4123, Group No: 03 Member since: 16-03-2007 (8Years) First loan: BDT 5,000 taka.
Further Information:		Existing Loan: BDT 30,000 , Outstanding loan: BDT 20,110
(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	:	8 years experience in running business. He has 2 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-757435
Mother's Contact No.	:	01723-775872
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

KULSUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA BABAR DOA TAILORS</b>
Location	:	Betjuri Notur Bazar, Gazipur
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 1,60,000/- (from existing business) 52% Required Investment BDT 1,50,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪All kinds of cloths like; Pant piece, Shirt piece, Three piece are sewing and selling here.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Islampur, Norshingdi.</li><li>▪Agreed grace period is 4 months.</li></ul>

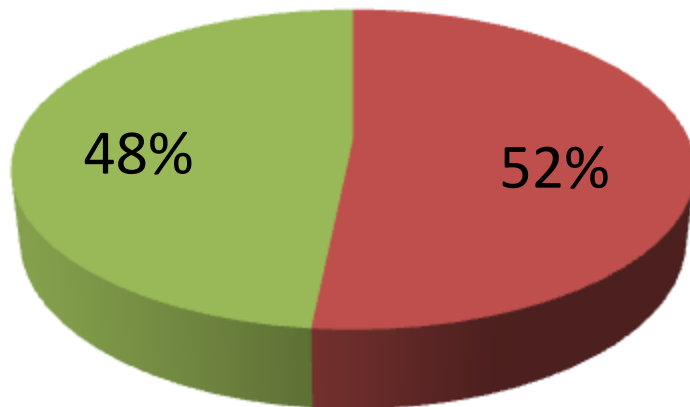
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloths	1,550	46,500	558,000
Sewing	900	27,000	324,000
<b>Total Sales (A)</b>	<b>2,450</b>	<b>73,500</b>	<b>882,000</b>
<b>Less. Variable Expense</b>			
Cloths	1,318	39,525	474,300
Sewing	180	5,400	64,800
<b>Total variable Expense (B)</b>	<b>1,498</b>	<b>44,925</b>	<b>539,100</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>953</b>	<b>28,575</b>	<b>342,900</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		100	1,200
Transportation		1,000	12,000
Salary (staff)		12,000	144,000
<b>Total fixed Cost (D)</b>		<b>20,900</b>	<b>250,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,675</b>	<b>92,100</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt Piece (100 x 300)	30,000	30,000	60,000
Pant Piece (80 x 500)	40,000	50,000	90,000
Three Piece( 10 x 600)	6,000	0	6,000
Long Cloth (1500 x 40)	60,000	40,000	100,000
Burka (20 x 500)	10,000	0	10,000
Bermiz shoe (200 x 60)	12,000	30,000	42,000
Sewing Machine (2)	2,000	0	2,000
<b>Total</b>	<b>160,000</b>	<b>150,000</b>	<b>310,000</b>

## Source of Finance



■ Entrepreneur's Contribution 160,000

■ Investor's Investment 150,000

■ Total 310,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Cloths	2,500	75,000	900,000	945,000
Sewing	1,200	36,000	432,000	453,600
<b>Total Sales (A)</b>	<b>3,700</b>	<b>111,000</b>	<b>1,332,000</b>	<b>1,398,600</b>
<b>Less. Variable Expense</b>				
Cloths	2,125	63,750	765,000	803,250
Sewing	240	7,200	86,400	90,720
<b>Total variable Expense (B)</b>	<b>2,365</b>	<b>70,950</b>	<b>851,400</b>	<b>893,970</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,335</b>	<b>40,050</b>	<b>480,600</b>	<b>504,630</b>
<b>Less. Fixed Expense</b>				
Rent		2,000	24,000	24,000
Electricity Bill		500	6,000	7,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		100	1,200	1,500
Transportation		1,500	18,000	20,000
Salary (staff)		15,000	180,000	180,000
<b>Non Cash Item</b>				
Depreciation		33	400	400
<b>Total Fixed Cost</b>		<b>24,533</b>	<b>294,400</b>	<b>298,400</b>
<b>Net Profit (E) [C-D]</b>		<b>15,517</b>	<b>186,200</b>	<b>206,230</b>
<b>Investment Payback</b>			<b>90,000</b>	<b>90,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	186,200	206,230
1.3	Depreciation (Non cash item)	400	400
1.4	Opening Balance of Cash Surplus		96,600
	<b>Total Cash Inflow</b>	<b>336,600</b>	<b>303,230</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	<b>Total Cash Outflow</b>	<b>240,000</b>	<b>90,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96,600</b>	<b>213,230</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:04  
Experience & Skill : 08 Years  
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

Pictures













# মা'বাবর দোরা টেইলা

শ্রো: লো: কাউছার আহমেদ

এখানে উন্নতমানের পপলিন ভয়েল  
শাট্টিপিছ প্যান্টিপিছ, খ্রীপিছ সকল প্রকার কম্বড  
বিক্রয় এবং সুন্দর মাফটারের জন্তুর্বাণে সর্ব প্রকার মোডাক অত্যন্ত  
সহকার তৈরী করা হয়। নরুপন আমিন, সুপার মার্কেট, গড়গতিয়া নতুর বাজার, য

শ্রো: লো: কাউছার আহমেদ





গ্রামীণ ব্যাংক

সংগঠন প্রক্রিয়া

মহাজ্ঞানের দাশবহি

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# FAMILY PICTURE

