

Proposed NU Business Name: **MAMONI GARMENTS & LADY TAILORS**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. BALY
Age	:	21-08-1983(32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	3 Brother & 1 Sisters
Address	:	Vill: Dhopapara, P.O: Dhopapara, P.S: Puthiya, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. BEGUM
(iii) Father's name	:	MD. MINTU
(iv) GB member's info	:	Branch: Moshroill, poba, Centre # 40 (Female), Member ID: 3811/0, Group No: 05 Member since: -29-03-2013 (3 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 6900, Outstanding loan: 12657
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01936603507
Mother's Contact No.	:	01947250950
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. BEGUM joined Grameen Bank since 3 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMONI GARMENTS & LADY TAILORS
Location	:	Dhopapara, puthia, rajshahi
Total Investment in BDT	:	BDT 90000/-
Financing	:	Self BDT 40000/-(from existing business) 44% Required Investment BDT 50000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 10 ft= 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cloth.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months.

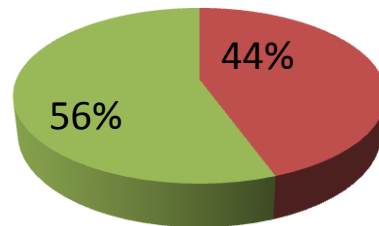
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloths	1300	39000	468000
Tailoring service	150	4500	54000
Total Sales (A)	1450	43500	522000
Less Variable Expense			
Cosmetics, Stationary & Ornaments	1040	31200	374400
Total variable Expense (B)	1,040	31200	374400
Contribution Margin (CM) [C=(A-B)]	410	12300	147600
Less Variable Expense			
Electricity bill		150	1800
Transportation		500	6000
Salary (self)		5000	60000
Mobile bill		300	3600
Total fixed cost (D)		5,950	71400
Net Profit (E)= [C-D]		6,350	76200

Investment Breakdown

Particulars	Existing	Proposed	Total
Three peace	15,000	15,000	30000
Sharee	10,000	10,000	20000
Lungi	5,000	15,000	20000
Long cloth	5,000	10,000	15000
Machine	5,000	0	5000
	40,000	50,000	90000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cloths	2300	69000	828000	869400
Tailoring service	150	4500	54000	56700
Total Sales (A)	2450	73500	882000	926100
Less Variable Expense				
Cloths	1840	55200	662400	695520
Tailoring service				
Total variable Expense (B)	1,840	55200	662400	695520
Contribution Margin (CM) [C=(A-B)	610	18300	219600	230580
Less Variable Expense				
Electricity bill		200	2400	2600
Transportation		700	8400	8,600
Salary (self)		5000	60000	60000
Mobile bill		400	4800	5000
Total fixed cost (D)		6,300	75600	86,000
Net Profit (E)= [C-D]		12000	144000	144,580
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	144,000	144,580
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		114,000
	Total Cash Inflow	194000	258580
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	114,000	228580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

