

Proposed NU Business Name: MODINA TAILORS



Project identification and prepared by: Md. Yasin Alam
Sreenagar unit, Munshigonj
Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	BITHI AKTER
Age	:	08-08-1989(26Years)
Education, till to date	:	Class x
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brothers 04 sisters
Address	:	Vill:south abirpara, P.O: + ,P.S: Sirajdikhan, 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	:	NILUFA BEGUM
(iii) Father's name	:	SHAHJAN MOLLA
(iv) GB member's info	:	Branch:Tungibari Centre # 3 (Female), Member ID: 1701/1, Group No: 04 Member since: 01-02-2001(16Years) First loan: BDT 2,000/- Existing loan:BDT 45,000 Outstanding loan: 5,000
Further Information:		
(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	:	06 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Tea store
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919-711490
Family's Contact No.	:	01917-766145
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILUFA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 45,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MODINA TAILORS
Location	:	South abirpara,sirajdikhan,munshigonj.
Total Investment in BDT	:	BDT 64,000/-
Financing	:	Self BDT 14,000/- (from existing business) 22% Required Investment BDT 50,000/- (as equity) 78%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	06ft x 06 ft= 36 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three pice ,cloth etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

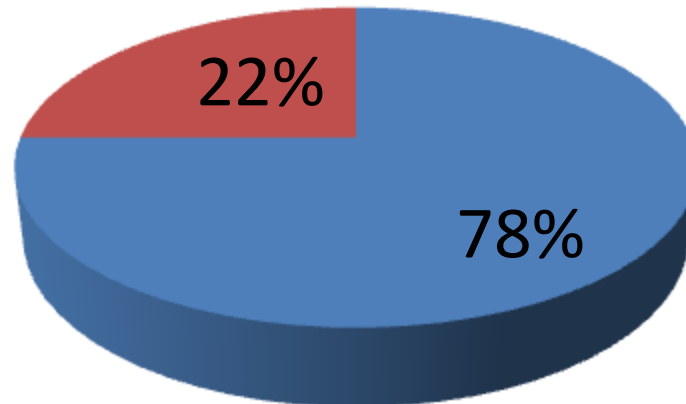
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece, cloth etc	1,000	30,000	360,000
from servecing	200	6000	72000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
three piece, cloth etc	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,200	62,400
Net Profit (E) [C-D]		3,800	45,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Three pice	10	450	4500		50	450	22500	27,000
cloth	50	70	3500		200	70	14000	17,500
Swing machine	01	6000	6000	Swing machine	01	10000	10,000	10,000
Total			14,000				50,000	64,000

Source of Finance

■ Entrepreneur's contibution 14,000 ■ Investor's Investment 50,000 ■ Total 64,000



Financial Projection (BDT)a

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pice,cloth etc	1,200	36,000	432,000	453,600	476,280
	300	9,000	108,000	113,400	119,070
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Three pice,cloth etc	1,080	32,400	388,800	408,240	428,652
Total variable Expense (B)	1,080	32,400	388,800	408,240	428,652
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200	158,760	166,698
Less. Fixed Expense					
Electricity Bill		100	1,200	1,260	1,323
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	1,200	1,200	1,200
Total Fixed Cost		5,200	63,600	63,720	63,846
Net Profit (E) [C-D]		7,400	87,600	95,040	102,852
Investment Payback			20,000	20,000	20,000

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

Sl #	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	87,600	95,040	102,852
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		67,600	142,640
	Total Cash Inflow	137,600	162,640	245,492
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	67,600	142,640	225,492

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 06Years
Own Business :06
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





