

Proposed NU Business Name: **LIPI TAILORS**



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

Brief Bio of The Proposed Nobin Udyokta

Name	:	LIPI AKTER
Age	:	01-01-1988(29 Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	01 Brother 05 Sisters
Address	:	Vill:Esapura P.O ;Esapura 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	:	AYESHA BEGUM (IRANI)
(iii) Husband's name	:	TARA HAWLADAR
(iv) GB member's info	:	Branch: Esapura, Centre # 17(Female), Member ID: 1953, Group No: 09 Member since:01-01-1997(20Years) First loan: BDT 2,000/- Existing loan :25,000/- Outstanding loan: 20600/-
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	:	08 years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Rent car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-152978
Family's Contact No.	:	01736-663406
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AESA BEGUM(ERANI) joined Grameen Bank since 20 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	:	LIPI TAILORS
Location	:	Esapura,sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 57,000/-
Financing	:	Self BDT 17,000/- (from existing business)70% Required Investment BDT 40,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 6 ft= 54 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; pant,three pice,etc .▪Average 30% gain on sales.▪The business is operating by entrepreneur.▪The sop is won.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

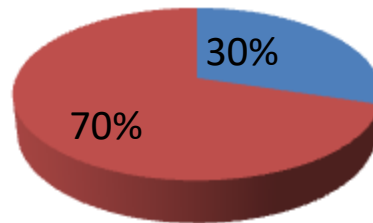
Particular	Daily	Monthly	Yearly
Revenue (sales)			
pant,three pice,etc .	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
pant,three pice,etc .	700	21,000	252,000
Total variable Expense (B)	700	21,000	252,000
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000
Less. Fixed Expense			
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		3,900	46,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing machine	1	6000	5300		0	0	0	5,300
three pice	15	700	10500		100	400	40,000	50,500
cloth	20	60	1200		0	0	0	1,200
Total			17000				40,000	57,000

Source of finance

■ Entrepreneur investment 17,000 ■ Investore investment 40,000 ■ Total investment 57,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
pant,three pice,etc .	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
pant,three pice,etc .	1,050	31,500	378,000	396,900	416,745
Total variable Expense (B)	1,050	31,500	378,000	396,900	416,745
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Salary (self)		5,000	60,000	60,000	60,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,100	61,200	61,260	61,323
Net Profit (E) [C-D)		8,400	100,800	108,840	117,282
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	100,800	108,840	117,282
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		84,800	177,640
	Total Cash Inflow	140,800	193,640	294,922
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	84,800	177,640	278,922

SWOT ANALYSIS

STRENGTH

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



