

Proposed NU Business Name: KONIKA TAILORS



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Brief Bio of The Proposed Nobin Udyokta

Name	:	Konika
Age	:	17-03-1999 (18 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Ashkona ,P.O:Hajicamp ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Nargish
(iii) Father's name	:	Alamgir
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 89 (Female), Member ID: 9731 , Group No: 12 Member since: 11-12-2007 (10Years) First loan: BDT = 3,000 /- Last Loan:30.000/- Outstanding loan:= Null
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-240139
Family's Contact No.	:	01827-922626
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nargish joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KONIKA TAILORS
Location	:	Ashkona, Hajicamp,Dakshinkhan,Dhaka.
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 30,000/- (from existing business) 43% Required Investment BDT 40,000/- (as equity) 57 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft=144 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Thiree pice,Sari, etc▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented .▪Collects goods from .Gauchiya,Islampur▪Agreed grace period is 3 months.

Existing Business (BDT)

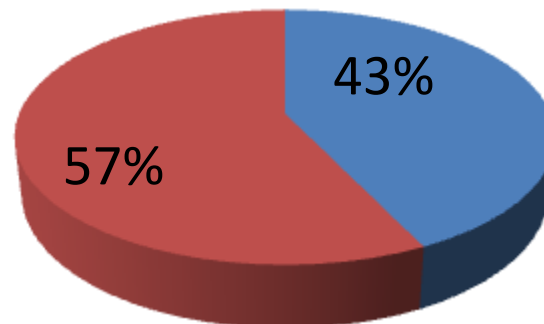
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pice,Sari	1,200	36,000	432,000
Swing	150	4,500	54,000
Total Sales (A)	1,350	40,500	486,000
Less. Variable Expense			
Three pice,Sari	960	28,800	345,600
Total variable Expense (B)	960	28,800	345,600
Contribution Margin (CM) [C=(A-B)	390	11,700	140,400
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		300	3,600
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D)		5,400	64,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Three pice	25	500	12500	Three pice	25	500	12500	25,000
Sari	20	600	12000	Sari	22	600	13200	25,200
Than kapor	5	50	250	Than kapor	5	50	250	500
	0	0	0	Combol	10	1200	12000	12,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Others			5,250	Others			2,050	7,300
Total			30,000	Total			40,000	70,000

■ Entrepreneur's contibution 30000

■ Investor's Investment 40000

■ Total 70000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Thiree pice,Sari	1,300	39,000	468,000	491,400	515,970
Swing	200	6,000	72,000	75,600	79,380
Total Sales (A)	1,500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Thiree pice,Sari	1,040	31,200	374,400	393,120	412,776
Total variable Expense (B)	1,040	31,200	374,400	393,120	412,776
Contribution Margin (CM) [C=(A-B)]	460	13,800	165,600	173,880	182,574
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		210	2,520	2,646	2,778
Transportation		550	6,600	6,930	7,277
Mobile Bill		600	7,200	7,560	7,938
Entertainment		300	3,600	3,780	3,969
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,660	79,920	80,916	81,962
Net Profit (E) [C-D]		7,140	85,680	92,964	100,612
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	85,680	92,964	100,612
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		69,680	146,644
	Total Cash Inflow	125,680	162,644	247,256
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	69,680	146,644	231,256

SWOT ANALYSIS

STRENGTH

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





14 12 2017







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FAMILY PICTURE

