

Proposed NU Business Name: **NIJHUM TAILORS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	Parvin Akter
Age	:	07-03-1994 (24 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Polartec ,P.O: Uttorkhan ,P.S: Uttorkhan, 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	:	Bina Akter
(iii) Father's name	:	Abdul Halim
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 13 (Female), Member ID: 7632 , Group No: 02 Member since: 11-03-1998 (15 Years) First loan: BDT = 10,000/- Outstanding loan:= 26000/-
Further Information:		
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 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.	:	01633-958759
Family's Contact No.	:	01633-095251
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Bina Akter joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NIJHUM TAILORS
Location	:	Polartec,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 40,000/-
Financing	:	Self BDT 0/- (from existing business) % Required Investment BDT 40,000/- (as equity) 100%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three Piech, Than Cloth, Ornaetc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is rented .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

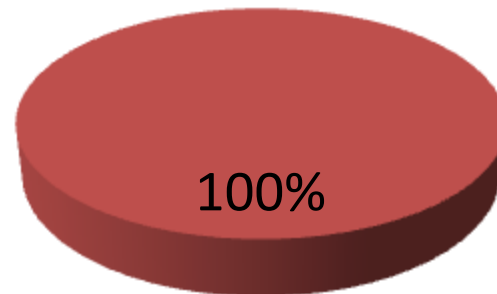
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
Sewing	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
0	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		100	1,200
Transportation		200	2,400
Mobile Bill		300	3,600
Entertainment		100	1,200
Salary (sttaf)		0	0
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,700	56,400
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
				Three Piece	40	700	28000	28,000
				Than Cloth	40	65	2600	2,600
				Orna	50	90	4500	4,500
							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			4,900	4,900
Total			0				40,000	40,000

Source of Finance

■ Entrepreneur's contibution 0
■ Investor's Investment 40000
■ Total 40000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cloth	800	24,000	288,000	302,400	317,520
Sewing	350	10,500	126,000	132,300	138,915
Total Sales (A)	1,150	34,500	414,000	434,700	456,435
Less. Variable Expense					
	640	19,200	230,400	241,920	254,016
Total variable Expense (B)	640	19,200	230,400	241,920	254,016
Contribution Margin (CM) [C=(A-B)]	510	15,300	183,600	192,780	202,419
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		105	1,260	1,323	1,389
Transportation		200	2,400	2,400	2,400
Mobile Bill		315	3,780	3,969	4,167
Entertainment		100	1,200	1,200	1,200
Salary (sttaf)		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		4,720	56,640	56,892	57,157
Net Profit (E) [C-D]		10,580	126,960	135,888	145,262
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	126,960	135,888	145,262
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		110,960	230,848
	Total Cash Inflow	166,960	246,848	376,110
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	110,960	230,848	360,110

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business : 05 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

