

Proposed NU Business Name: **TASLIMA TAILORS**



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Project verified by: Abadot Hossain



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	TASLIMA AKTER
Age	:	09/03/1991 (27Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Brather 02 Sisters
Address	:	Vill: Ramchandrapur P.O: Boktaemunci P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOWARA BEGUM
(iii) Father's name	:	ABUL KAYER
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 50/(Female), Member ID: 1574, Group No: 01 Member since: 04-05-1997(20Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 70,000/- Outstanding loan: BDT 54917/-
(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	:	06 Years Experience 05 In Running Business. He Has 01 Year Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01759-987312
Mother's Contact No.	:	01840- 239510
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

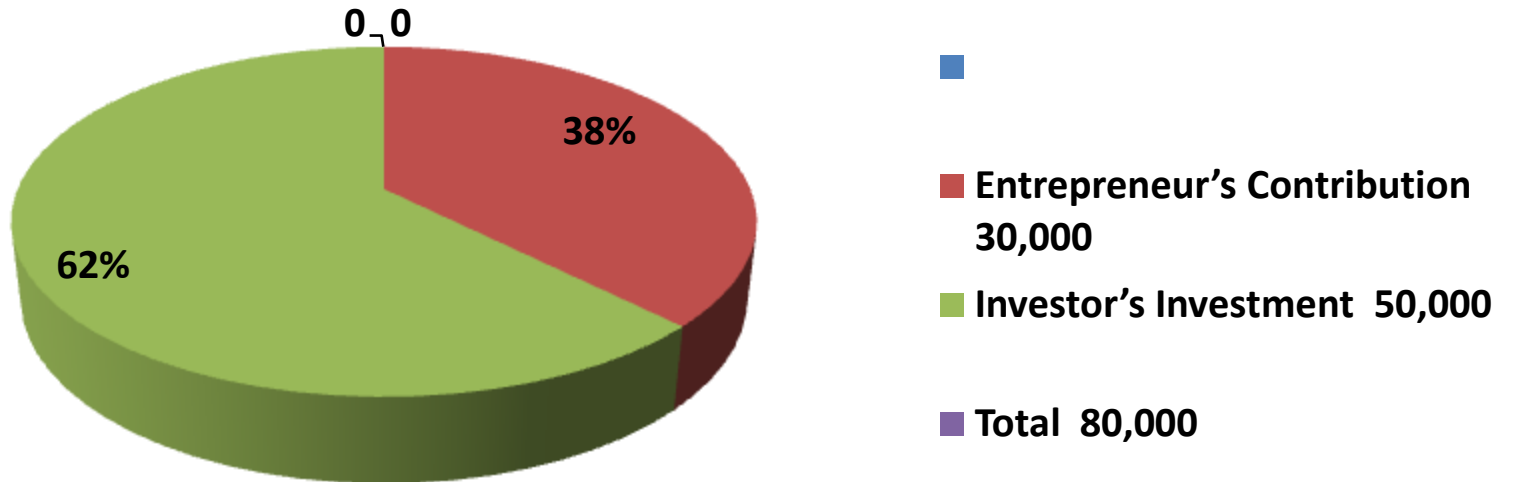
Business Name	:	TASLIMA TAILORS
Location	:	Ramchandorapur,Boktermuncci ,sonagazi, Feni.
Total Investment In BDT	:	Bdt 80,000/-
Financing	:	Self BDT 30,000/- (From Existing Business) 38% Required Investment Bdt,50,000(as Equity) 62%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 10 ft. = 100 Square Ft
Security Of The Shop	:	No
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Celai machine,Clot, Coton & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Own Place. ▪Collects Goods From Boktermuncci. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Celai machine,Clot, Coton & others	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Celai machine,Clot, Coton & others	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contributon Margin (CM) [C=(A-B)]	300	9000	108000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		3000	36000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Machine	2	5,000	10,000			0	10,000
Cloth	0	0	15,000	0	0	50,000	65,000
Others			5,000				5,000
Total	2	5,000	30,000	0	0	50,000	80,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Celai machine,Clot, Coton & others	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Celai machine,Clot, Coton & others	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		200	2400	2700	3000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6000	72000	72520	73046
Net Profit (E)= [C-D]		12000	144000	151200	158760
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	144,000	151200	158760
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		124000	255200
	Total Cash Inflow	194,000	275,200	413,960
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	124,000	255,200	393,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0
Others:0,Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Ramchandrapur
Boktarmuncci ,sonagazi, Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







