



Proposed NU Business Name : **Nasrin Sutana Ladies Tailars**

Business Category : **Handicrafts, All Kinds of Handicraft item**



Business Proposal Identified & Prepared by : **Md. Shahin Mia, Unit Incharge Ashulia , Dhaka,Zone 01.**

Business Proposal Verified by : **Md. Shahin Mia**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Mst Sultana Parvin Vill: Savar Cantonment, Union: Savar Cantoment, District: Dhaka
Age	: 30 years
Marital Status	: Married
Children	: 1 (One) Son
No. of siblings	: 3 (Three) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Anisha Begum
(iii) Father's name	: Tajim Ali
(iv) GB member's info	: Branch: Ashulia Savar, Savar, Centre # 10 Loan no.: 1531/4, Member since 05 May 2005 Existing loan: Tk. 10,000 Outstanding loan: Tk. 10,000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Mother
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Others
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	She has 10 (Ten) year(s) of experience in running her own business. She started the business with BDT 60,000 (Sixty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Others Mother's occupation: Housewife Developments from entrepreneur's current business are New Business Development, Child education development, Other etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01916771011, 01723360392
NU's NID/Birth Certificate No.	:	5083760982
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Anisha Begum is a GB member since 05 May 2005, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Business, Purchasing Sewing machine, Tailors and Cloth Store.
- Finally GB loan helped her to improve Livelihood, Repair of houses, Fabric business development.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nasrin Sutana Ladies Tailars</i>
Address/ Location	:	Kalma, Savar, Dhaka.
Total Investment Required in BDT	:	Tk. 540,000
Financing	:	Self Tk. 440,000 Required Investment Tk. 100,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	From Other 10%

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	3,500	98,000	1,176,000
Total Sales/commission (A)	3,500	98,000	1,176,000
Less: Cost of Sales			
Cost of Product(s)	2,800	78,400	940,800
Total Cost of Sales and Services (B)	2,800	78,400	940,800
Gross Profit (C) [C=(A-B)]	700	19,600	235,200
Less: Operating Cost			
Shop Rent		2,500	30,000
Electricity Bill		1,000	12,000
Transportation Expense		500	6,000
Present salary (Entrepreneur)		5,000	60,000
Present salary Assistant		6,000	72,000
Entertainment Expenses		300	3,600
Night Guard Bill		175	2,100
Mobile Bill		300	3,600
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		15,775	189,300
Net Profit (C-D)		3,825	45,900

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Others , Three Piece , Borka, Orna , Than Cloth etc.)	Investment in products (Others , Three Piece , Borka, Than Cloth etc.)	265,000	100,000	365,000
Investment in Machinaries (Sewing Machine etc.)		35,000		35,000
Cash in hand		0		0
Bank Balance		0		0
Advance		140,000		140,000
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		440,000	100,000	540,000

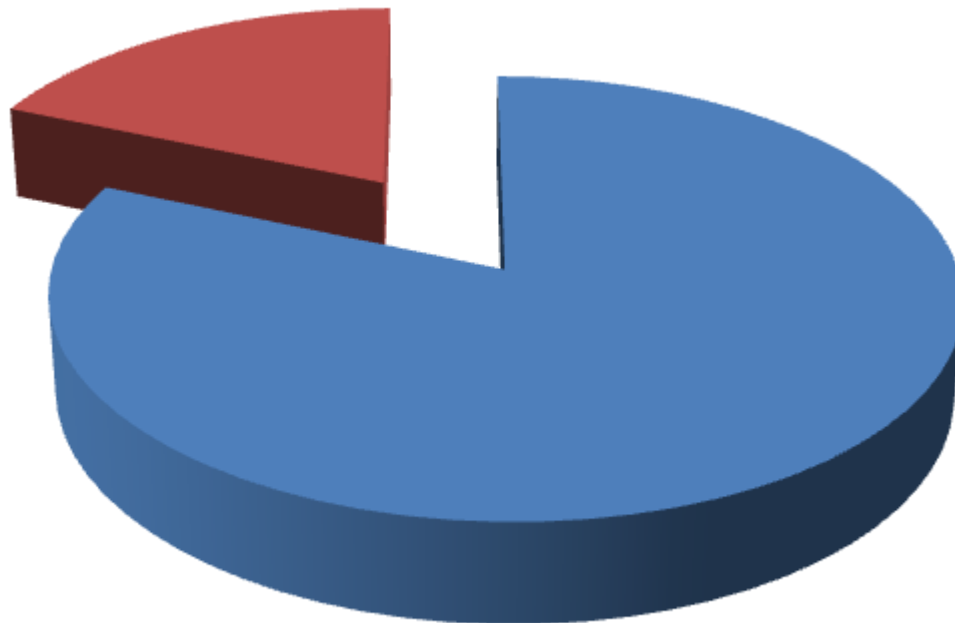
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 440,000 (81%)

■ GSSB's Investment BDT 100,000 (19%)

■ Total Capital BDT 540,000

Amount (BDT)



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	4,000	112,000	1,344,000	4,400	123,200	1,478,400	4,840	135,520	1,626,240
Total Sales/commission (A)	4,000	112,000	1,344,000	4,400	123,200	1,478,400	4,840	135,520	1,626,240
Less: Cost of Sales									
Estimated cost of Product(s)	3,200	89,600	1,075,200	3,520	98,560	1,182,720	3,872	108,416	1,300,992
Est. Total Cost of Sales and Services (B)	3,200	89,600	1,075,200	3,520	98,560	1,182,720	3,872	108,416	1,300,992
Gross Profit (C) [C=(A-B)]	800	22,400	268,800	880	24,640	295,680	968	27,104	325,248
Less: Operating Cost									
Shop Rent		2,500	30,000		2,750	33,000		3,025	36,300
Electricity Bill		1,200	14,400		1,320	15,840		1,452	17,424
Transportation Expense		700	8,400		770	9,240		847	10,164
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Present salary Assistant		6,000	72,000		6,600	79,200		7,260	87,120
Entertainment Expenses		400	4,800		440	5,280		484	5,808
Night Guard Bill		200	2,400		220	2,640		242	2,904
Mobile Bill		400	4,800		440	5,280		484	5,808
Ownership Transfer Fee		606	5,454		606	7,272		606	7,274
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		17,006	202,254		18,646	223,752		20,450	245,402
Net Profit (C-D)		5,394	66,546		5,994	71,928		6,654	79,846
Retained Income			66,546			138,474			218,320

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	100000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	72000	79200	87120
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	39276	74844
	Total Cash Inflow	172000	118476	161964
2.0	Cash Outflow			
2.1	Product Purchase	100000		
2.2	Investment Payback Including Ownership Transfer Fee	32724	43632	43644
	Total Cash Outflow	132724	43632	43644
3.0	Total Cash Surplus	39276	74844	118320

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Skilled and working experiences (10 Years)

WEAKNESS

OPPORTUNITIES

- Location of shop;

THREATS

- Increase of local competitors;

Pictures









Advertisement for a health product, featuring text in Hindi and English. The text includes "Advertisement for health" and "Health is wealth".



Advertisement for a health product, featuring text in Hindi and English. The text includes "Health is wealth" and "Advertisement for health".

Advertisement for a health product, featuring text in Hindi and English. The text includes "Health is wealth" and "Advertisement for health".

Advertisement for a health product, featuring text in Hindi and English. The text includes "Health is wealth" and "Advertisement for health".

Advertisement for a health product, featuring text in Hindi and English. The text includes "Health is wealth" and "Advertisement for health".









Handwritten notes on colored paper (green, blue, pink, yellow) are pinned to the wall. The notes contain text in a South Asian script, likely Nepali, with some headings and bullet points. The text is partially obscured and difficult to read due to the angle and lighting.



Handwritten notes on pink and yellow paper pinned to the wall.



বিস্মিল্লাহির রাহমানির রাহীম



নাছরিন সুলতানা লেডিস টেইলোস

প্রোঃ- সুলতানা পারভিন

এখানে সুদক্ষ কারিগর দ্বারা মহিলা ও বাচ্চাদের আধুনিক ডিজাইনের পোশাক তৈরী করা হয় এবং থান কাপড় ও শ্রীপিছ বিক্রি করা হয়

ওয়াজ প্লাজা, ১নং কলমা, সাতার, ঢাকা। মোবাঃ ০১৯১৬ ৭৭১০১১, ০১৯১১ ২৩৭৩৩

