

HAFSA LADIES PURSE



Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	HAFSA AKTER
Age	:	20-09-1989 (25 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Present Address		Vill: Patira P.O: Tolna P.S: Khilkhet 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	:	SUREMA BEGUM
(iii) Father's name	:	MUHAMMAD HOSEN
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 10 (Female), Member ID: 1397, Group No: 04 Member since: 1996 (18 Years) First loan: 2,500 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	One years experience in running business. She has one years hand training from her mother.
Other Own/Family Sources of Income	:	Mother's Income (Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01985-199146
Father Contact No.	:	01720-090306
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

Surema Begum is a member of Grameen Bank since 18 years. At first she took 2,500 taka loan from Grameen Bank. Surema gradually took loan from GB. Utilize loan in cow rearing. She made a house & install a tube-well. She also purchase 4 katha land. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	HAFSA LADIES PURSE
Location	:	At entrepreneur own house, Patira, Khilkhet, Dhaka
Total Investment in BDT	:	73,000 taka
Financing	:	Self BDT 23,000 (from existing business) 32% Required Investment BDT 50,000 (as equity) 68%
Present salary/drawings from business (estimates)	:	3,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in hand made plastic crystal bag. ▪Currently the purse selling in the local market. ▪The bag has huge demand. ▪After getting equity fund the bag will be supply in the area of Gulshan, Khilkhet, Uttara and New Market. ▪A women can made one large size, Medium size and small size bag in a week. ▪After getting equity fund the business will be run largely by appointing four women in first year, five women in second year, six women in third year. ▪Production cost of bag including labor wages are Large size bag BDT 1,400, Medium size BDT 1,100, Small size BDT 600. ▪Retail Selling price of bag Large size bag BDT 2,000, Medium size BDT 1,500, Small size BDT 800 but whole sale price of large bag BDT 1,800,Medium bag BDT 1,400, Small bag BDT 700. ▪The business is operating by entrepreneur. Existing no employee. ▪Collects goods from Khilkhet. ▪Agreed grace period is 4 months.

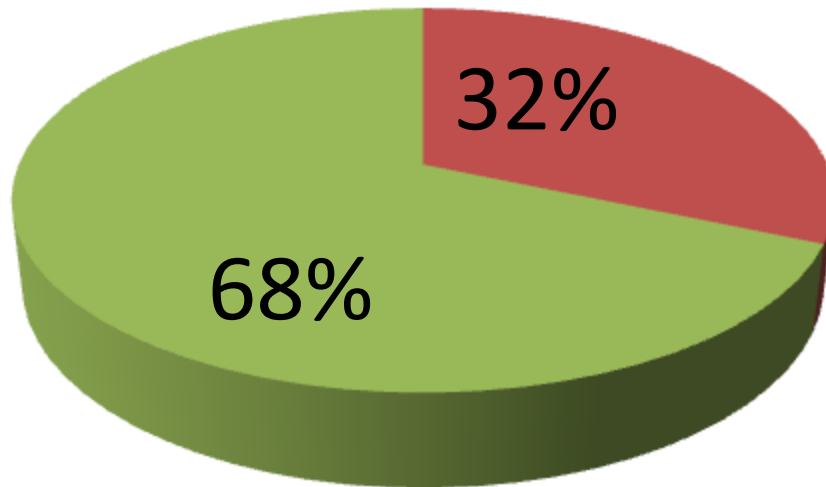
Existing Business (BDT)

Particular	Weekly	Monthly	Yearly
Revenue (sales)			
Large size bag	2,000	8,000	96,000
Medium size bag	1,500	6,000	72,000
Small size bag	800	3,200	38,400
Total Sales (A)	4,300	17,200	206,400
Less. Variable Expense			
Large size bag (Including wages, Crystal plastic, Plastic cane, cloth)	1,400	5,600	67,200
Medium size bag (Including wages, Crystal plastic, Plastic cane, cloth)	1,100	4,400	52,800
Small size bag (Including wages, Crystal plastic, Plastic cane, cloth)	600	2,400	28,800
Total variable Expense (B)	3,100	12,400	148,800
Contribution Margin (CM) [C=(A-B)]	1,200	4,800	57,600
Less. Fixed Expense			
Salary (self)		3,000	36,000
Electricity bill		200	2,400
Transportation		200	2,400
Mobile bill		100	1,200
Total fixed Cost (D)		3,500	42,000
Net Profit (E) [C-D]		1,300	15,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bag	13,300	-	13,300
Plastic Crystal & Plastic cane	3,500	48,000	51,500
Cloth	200	2,000	2,200
Sewing Machine	6,000	-	6,000
Total	23,000	50,000	73,000

Source of Finance



- Entrepreneur's Contribution 23,000
- Investor's Investment 50,000
- Total 73,000

Financial Projection (BDT)

Particular	Weekly	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Large size bag (4 x 1,800)	7,200	28,800	345,600	432,000	518,400
Medium size bag (4 x 1,400)	5,600	22,400	268,800	336,000	403,200
Small size bag (4 x 700)	2,800	11,200	134,400	168,000	201,600
Total Sales (A)	15,600	62,400	748,800	936,000	1,123,200
Less. Variable Expense					
Large size bag (Including Crystal plastic, Plastic cane, cloth, wages) (4 x 1400)	5,600	22,400	268,800	336,000	403,200
Medium size bag (Including Crystal plastic, Plastic cane, cloth, wages)(4 x 1,100)	4,400	17,600	211,200	264,000	316,800
Small size bag (Including Crystal plastic, Plastic cane, cloth, wages)(4 x 600)	2,400	9,600	115,200	144,000	172,800
Total variable Expense (B)	12,400	49,600	595,200	744,000	892,800
Contribution Margin (CM) [C=(A-B)]	3,200	12,800	153,600	192,000	230,400
Less. Fixed Expense					
Salary (self)		5,000	60,000	72,000	84,000
Electricity bill		200	2,400	3,000	3,600
Transportation		1,200	14,400	18,000	18,000
Mobile bill & SMS Monitoring		500	6,000	6,000	6,000
Non Cash Item					
Depreciation		100	1,200	1,200	1,200
Total Fixed Cost		7,000	84,000	100,200	112,800
Net Profit (E) [C-D]		5,800	69,600	91,800	117,600
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	69,600	91,800	117,600
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus		50,800	123,800
	Total Cash Inflow	120,800	143,800	242,600
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	50,800	123,800	222,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures









FAMILY PICTURE

