

Proposed NU Business Name: NAIM TAILORS & STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	NAJMA AKTER
Age	:	11-11-1984 (32 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Dingavabga P.O: Panchashar , P.S: Munsiganj , Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ARJAHAN BEGUM
(iii) Father's name	:	AMIR HOSSEIN
(iv) GB member's info	:	Branch : Panchasar, Munsiganj Centre : 71(Female), Member ID: 9375 Group No: 07 Member since: 01-01-1995 (08 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	NA
(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	:	10 years experience in running business. 01 Year in own business. He has 01 Year training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01993-525130
Family's Contact No.	:	01926-164940
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Munsiganj .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARJAHAN BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAIM TAILORS & STORE
Location	:	Vottachassrger para,Panchashar, Munsiganj
Total Investment in BDT	:	BDT 104000/-
Financing	:	Self BDT 54000/- (from existing business) 52% Required Investment BDT 50000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Three piece, lungi, gamcha, long cloth, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Norsingdi, Rajur Hat.▪Agreed grace period is 3 months.

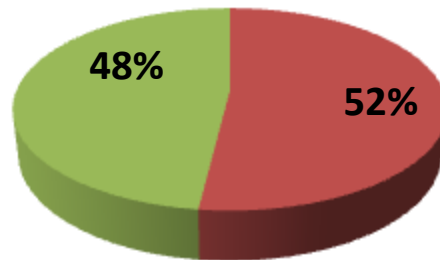
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Three piece, lungi, gamcha, long cloth, etc	2400	72000	864000
Total Sales (A)	2400	72000	864000
Less Variable Expense			
Three piece, lungi, gamcha, long cloth, etc	1920	57600	691200
Total variable Expense (B)	1,920	57600	691200
Contribution Margin (CM) [C=(A-B)	480	14400	172800
Less Variable Expense			
Electricity bill		300	3600
Transportation		1,200	14400
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		7,100	85200
Net Profit (E)= [C-D]		7,300	87600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Three piece	30	1000	30,000	30	1,000	30,000	60,000
Lungi	50	250	12,500	50	250	12,500	25,000
Gamsa	40	90	3,600	5	1,200	6,000	9,600
Long cloth	6	1200	7,200	1	1,500	1,500	8,700
Others	1	700	700	0	0	0	700
Total	127	0	54,000	86	0	50,000	104,000

Source of Finance



- Entrepreneur's Contribution 54,000
- Investor's Investment 50,000
- Total 104,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Three piece, lungi, gamcha, long cloth, etc	3600	108000	1296000	1360800
Total Sales (A)	3600	108000	1296000	1360800
Less Variable Expense				
Three piece, lungi, gamcha, long cloth, etc	2880	86400	1036800	1088640
Total variable Expense (B)	2,880	86400	1036800	1088640
Contribution Margin (CM) [C=(A-B)	720	21600	259200	272160
Less Variable Expense				
Electricity bill		500	6000	6500
Transportation		1,500	18000	18,500
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Mobile bill		400	4800	4900
Total fixed cost (D)		7,700	92,400	93,500
Net Profit (E)= [C-D]		13900	166800	178,660
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	166,800	178,660
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		136,800
	Total Cash Inflow	216800	315460
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	136,800	285460

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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