

Proposed NU Business Name: AKHI FASION & LADIES TAILORS

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Sokhipur

Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASMA
Age	:	01-12-1988 (29 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Ghonar chala P.O: Kochuya P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FALANI BEGUM
(iii) Father's name	:	MD.KAJIM UDDIN
(iv) GB member's info	:	Branch :Kochuya, Sokhipur Centre 19 (Female), Member ID: 2302 , Group No: 03 Member since: 28-08-2008(09Years) First loan: BDT 4,000 Existing loan: BDT 20,000, Outstanding Loan:Nil
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.)	:	No
Business Experiences and Training Info	:	No experience in running business.No in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01621904743
Family's Contact No.	:	01724594989
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FALANI BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

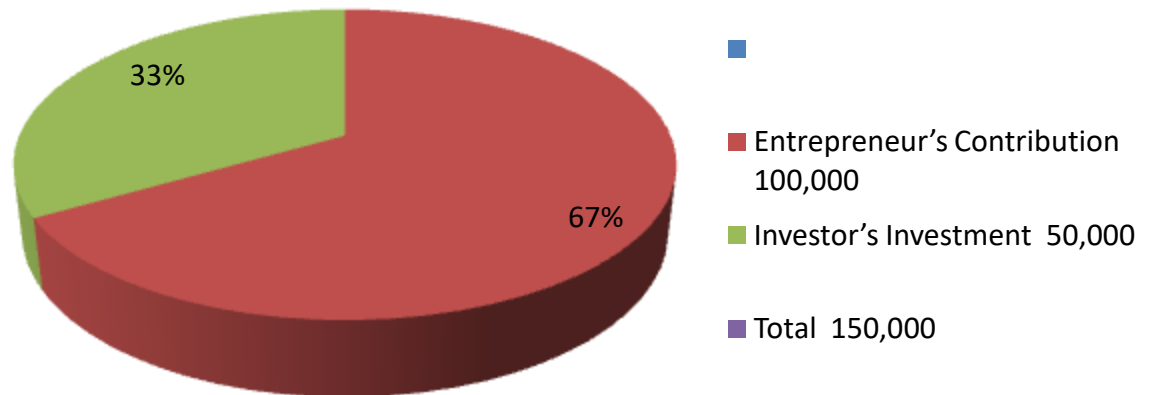
Proposed Nobin Udyokta Business Info

Business Name	:	AKHI FASION & LADIES TAILORS
Location	:	Kaniya bazar.
Total Investment in BDT	:	BDT 150000/-
Financing	:	Self BDT 100000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – cloth item.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is owned.▪Collects goods from Kotiya▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
cloth item	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
cloth item	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent			0
Electric Bill		1200	14400
Transportation		3,000	36000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		100	1200
Guard		200	2400
Generator		100	1200
Mobile Bill		500	6000
Total Fixed Cost (D)		10100	121200
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cloth item			100,000			50,000	150,000
Security			0			0	0
			0			0	0
	0	0	100,000	0	0	50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
cloth item	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
cloth item	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
Electric Bill		1200	14400	0	0
Transportaion		3,000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		100	1200	1200	1200
Gard		200	2400	2400	2400
Generator		100	1200	1200	1200
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		10100	120000	107500	109490
Net Profit (E)= [C-D]		7900	94800	99540	104517
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	94,800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74800	154340
	Total Cash Inflow	144,800	174,340	258,857
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	74,800	154,340	238,857

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 0
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