

**Proposed NU Business Name: HASINA TAILORS & LAUNDRY**



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Kapasia Unit, Gajipur

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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MST. HASINA KHATUN</b>
Age	:	02-07-1981 (35 Yars)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	2 SON & 2 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Kaldaiya ,P.O: Rayed 1743,P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. ANOWARA</b>
(iii) Husband's name	:	<b>MD. ANAYET HOSSEN</b>
(iv) GB member's info	:	Branch:Kapasias Centre # 6(Female), Member ID: 4235, Group No: 3 Member since: 13-05-1997 (20Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 3000, Outstanding loan: NIL
(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	:	6 years experience in running business. He has 2 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-519349
Mother's Contact No.	:	01792-265932
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapasia Unit, Gajipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANOWAR** joined Grameen Bank since 20 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HASINA TAILORS &amp; LAUNDRY</b>
Location	:	Kapashia collage Road
Total Investment in BDT	:	BDT 95000/-
Financing	:	Self BDT 45000/-(from existing business) 47% Required Investment BDT 50000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16ft x 8ft= 128 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cloth item &amp; Laundry Business etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Kapasia.</li><li>▪Agreed grace period is 3 months.</li></ul>

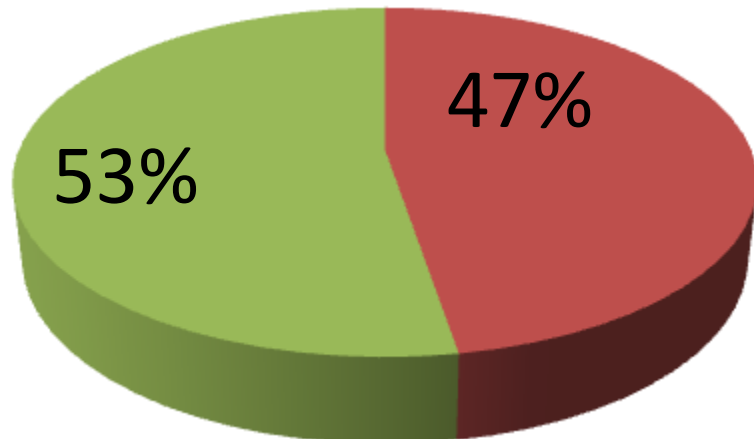
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth item & Laundry Business	1895	56850	682200
<b>Total sales (A)</b>	1895	56850	682200
<b>Less Variable Exp.</b>			
Cloth item & Laundry Business	1516	45480	545760
<b>Total Variable exp. (B)</b>	1516	45480	545760
<b>Contribution Margin CM [C= (A-B)]</b>	<b>379</b>	<b>11370</b>	<b>136440</b>
<b>less fixed exp.</b>			
Rent		1500	18000
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		150	1800
Mobile		300	3600
<b>total fixed cost (D)</b>		7850	94200
<b>Net profit (E) [C-D]</b>		<b>3520</b>	<b>42240</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shirt Pcs	30	300	9,000	40	300	12,000	21,000
Long cloth	9	500	4,500	7	500	3,500	8,000
Long cloth	30	50	1,500	200	50	10,000	11,500
3 Pcs	30	500	15,000	50	50	2,500	17,500
Pant Pcs			0	30	400	12,000	12,000
Others			0	100	100	10,000	10,000
Security			15,000				15,000
<b>Total</b>	<b>99</b>		<b>45,000</b>	<b>427</b>		<b>50,000</b>	<b>95,000</b>

## Source of Finance



■ Entrepreneur's Contribution 45,000

■ Investor's Investment 50,000

■ Total 95,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item & Laundry Business	2640	79200	950400	997920	1047816
<b>Total Sales (A)</b>	<b>2640</b>	<b>79200</b>	<b>950400</b>	<b>997920</b>	<b>1047816</b>
less variable Expenses					
Cloth item & Laundry Business	2112	63360	760320	798336	838252.8
Total variable Expenses (B)	2112	63360	760320	798336	838252.8
<b>Contribution Margin (CM)= (A-B)</b>	<b>528</b>	<b>15840</b>	<b>190080</b>	<b>199584</b>	<b>209563.2</b>
<b>Less Fixed Expenses</b>					
Rent		1500	18000	18000	18000
Electricity bill		400	4800	4800	4800
Transportation		520	6240	6240	6240
Salary (self)		5000	60000	60000	60000
Entertainment		215	2580	2580	2580
Mobile		400	4800	4800	4800
Total Fixed Cost		8035	96420	96420	96420
<b>Net Profit (E) (C-D)</b>		<b>7805</b>	<b>93660</b>	<b>103164</b>	<b>113143.2</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	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	93,660	103,164	113143.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73,660	156824
	<b>Total Cash Inflow</b>	143660	176824	269967.2
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
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	73,660	156824	249967.2

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:  
Experience & Skill :6 Years: 6  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

