

Proposed NU Business Name: **TANZILA FASHION**



Project identification and prepared by: Monoronjon
Munshigonj Unit, Munshigonj

Project verified by: Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	TANIA AKTER
Age	:	10-05-1998 (18 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	01 Brother & 03 Sisters
Address	:	Vill: Shakhari Bazaar, P.O: Rampal, P.S: Munshigonj, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NASIMA BEGUM
(iii) Father's name	:	MD KARIM SHEIKH
(iv) GB member's info	:	Branch: Rampal Munshigonj, Centre # 03 (Female), Member ID: 3539, Group No: 06 Member since: 19-11-2010 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 40,000/-, Outstanding loan: 18,880/-
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01933-792203
Mother's Contact No.	:	01992-611450
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TANZILA FASHION
Location	:	Shakhari Bazaar, Rampal, Mushogonj
Total Investment in BDT	:	BDT 9,70,000/-
Financing	:	Self BDT 900,000/-(from existing business) 93% Required Investment BDT 70,000/-(as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 16 ft= 256 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of kids cloth.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 15 employee.▪Another five more employee will be appointed.▪Collects goods from Dhaka.▪The farm is owned.▪Agreed grace period is 3 months.

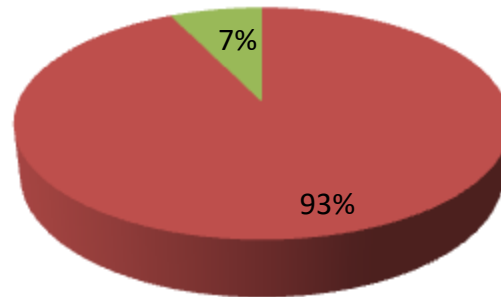
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	380,000	4,560,000
Total Sales (A)	380,000	4,560,000
Less. Variable Expense		
Cloths	228,000	2,736,000
Total variable Expense (B)	228,000	2,736,000
Contribution Margin (CM) [C=(A-B)]	152,000	1,824,000
Less. Fixed Expense		
Electricity Bill	7,000	84,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Entertainment	500	6,000
Salary (staff) (15)	105,000	1,260,000
Generator bill	3,000	36,000
Transportation	15,000	180,000
Total fixed Cost (D)	136,000	1,632,000
Net Profit (E) [C-D]	16,000	192,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
AC Net	7100	60	426,000	500	60	30,000	456,000
Cut Net	250	250	62,500	50	250	12,500	75,000
Voil Cloth	1500	36	54,000	1000	26	26,000	80,000
Astor	2000	20	40,000	0	0	0	40,000
Shirting	3000	40	120,000	0	0	0	120,000
Chemical Lace	400	50	20,000	30	50	1,500	21,500
Machakkali Lace	500	35	17,500	0	0	0	17,500
Soft Net	3000	40	120,000	0	0	0	120,000
China Sbdam	10000	4	40,000	0	0	0	40,000
Total	27750		900,000	1,580		70,000	970,000

Source of Finance



- Entrepreneur's Contribution
900,000
- Investor's Investment 70,000
- Total 970,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	485,000	5,820,000	6,111,000	6,416,550
Total Sales (A)	485,000	5,820,000	6,111,000	6,416,550
Less. Variable Expense				
Cloths	291,000	3,492,000	3,666,600	3,849,930
Total variable Expense (B)	291,000	3,492,000	3,666,600	3,849,930
Contribution Margin (CM) [C=(A-B)]	194,000	2,328,000	2,444,400	2,566,620
Less. Fixed Expense				
Electricity Bill	7,000	84,000	90,000	95,000
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	500	6,000	6,000	6,000
Salary (staff) (20)	135,000	1,620,000	1,620,000	1,620,000
Generator bill	3,000	36,000	36,000	36,000
Transportation	20,000	240,000	240,000	240,000
Total Fixed Cost	171,100	2,053,200	2,060,000	2,065,500
Net Profit (E) [C-D]	22,900	274,800	384,400	501,120
Investment Payback		28,000	28,000	28,000

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	70,000		
1.2	Net Profit	274,800	384,400	501,120
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		236,800	593,200
	Total Cash Inflow	344,800	621,200	1,094,320
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	108,000	28,000	28,000
3	Net Cash Surplus	236,800	593,200	1,066,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:06
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures













FAMILY PICTURE

