

Proposed NU Business Name: MONI TAILARS

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Kaliakair Unit, Gazipur

Project verified by: Md.Siddikur Rahaman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MIS LIPI AKTER
Age	:	012/05/1988 (29 years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	Son 0 1Daughter
No. of siblings:	:	02 Brother 01 Sister
Address	:	Vill: loha kor P.O:muchak P.S: Kaliakair, 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	:	MOJIRON
(iii) Father's name	:	KHLIK KHAN
(iv) GB member's info	:	Branch: muchak, Centre # 46/m (Female), Member ID: 6126, Group No: 06 Member since: 03/03/2010-2017 (7 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20000/-, Outstanding loan:23810
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765845418
Mother's Contact No.	:	01989175245
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOJIRON 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

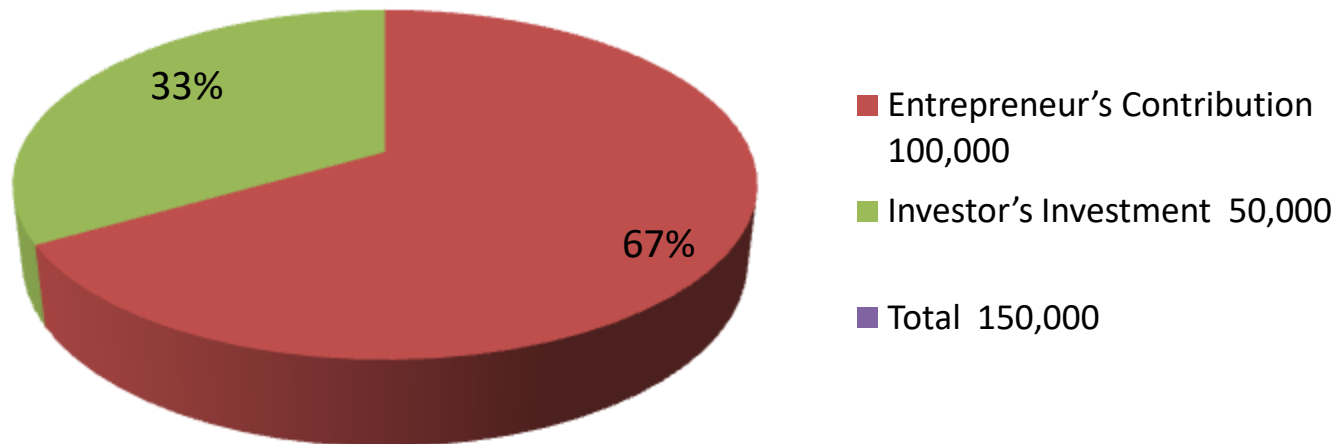
Business Name	:	MONI TAILARS
Location	:	Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
AB Ton,Biuton,Lukiria Plus,Bolarist Plus ETC	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		100	1200
Gard		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tree pic	30	1200	36000	15	1200	18000	54000
cit	30	1000	30000	15	1000	15000	45000
Pant pic	30	900	27000	15	900	13500	40500
Shart pic	20	350	7000	10	350	3500	10500s
			100000			50000	150000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Treepic ,cit,pant pic,shart pic etc	2400	72000	864000	907200	952560
0	0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200	952560
Less Variable Expense (B)					
Tree pic,cit,pant pic,shart pic,etc	1920	57600	691200	725760	762048
Total Variable Expense	1920	57600	691200	725760	762048
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		8100	97200	98200	99230
Net Profit (E)= [C-D]		6300	75600	79380	83349
Investment Pay Back			7500	7500	7500

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	75,600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55600	114980
	Total Cash Inflow	125,600	134,980	198,329
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)	7500	7500	7500
	Total Cash Outflow	57500	7500	7500
3	Net Cash Surplus	68100	127390	190829

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire











