

## Proposed NU Business Name: **UMME KULSUM TAILORS**



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

Name	:	<b>MST RUMA BEGUM</b>
Age	:	01-02-1988(29Years)
Education, till to date	:	Class x
Marital status	:	Married
Children	:	02 daughter
No. of siblings:	:	None
Address	:	Vill: Daniya para P.O ;rosuniya P.S: Sirajdikhan,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	:	<b>MST NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>AMIR HASSEN (HUSBAND)</b>
(iv) GB member's info	:	Branch: Sirajdikhan, Centre # 21(Female), Member ID: 4326, Group No: 03 Member since:07-05-1993-2002(09Years) First loan: BDT 10,000/- Existing loan :30,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-537466
Family's Contact No.	:	01930-374534
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST NURJAHAN BEGUM** joined Grameen Bank since 09 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>UMME KULSUM TAILORS</b>
Location	:	Daniya para,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 51,500/-
Financing	:	Self BDT 11,500/- (from existing business)22 % Required Investment BDT 40,000/- (as equity) 78%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	6ft x 6 ft= 36 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Tailors.</li> <li>▪Average 100% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The sop is won.</li> <li>▪Collects goods from Sirajdikhan.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

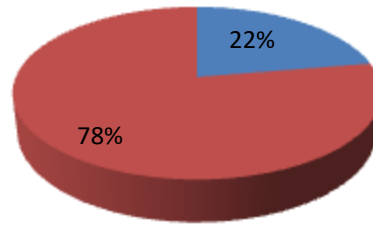
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
	0	0	0
from servecing	300	9000	108000
<b>Total Sales (A)</b>	300	9,000	108,000
<b>Less. Variable Expense</b>			
	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		100	1,200
Transportation		0	0
Salary(self)		4,000	48,000
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>4,800</b>	<b>57,600</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing machine	1	7500	7500	three pice	50	400	20,000	27,500
three pice	10	400	4000	cloth	100	70	7,000	11,000
				swing machine	1	5000	5,000	5,000
				other	0	0	8,000	8,000
<b>Total</b>			51500			5470	40,000	<b>51,500</b>

## Source of finance

■ Entreprenure investment 11,500   
 ■ Investore investment 40,000   
 ■ Total investment 51,500



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
	0	0	0	0	0
servicing	400	12,000	144,000	151,200	158,760
<b>Total Sales (A)</b>	400	12,000	144,000	151,200	158,760
<b>Less. Variable Expense</b>					
	0	0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12,000	144,000	151,200	158,760
<b>Less. Fixed Expense</b>					
Salary (self)		4,000	48,000	48,000	48,000
Mobaile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	2,160	2,160	2,160
<b>Total Fixed Cost</b>		4,100	51,360	51,420	51,483
<b>Net Profit (E) [C-D]</b>		7,900	92,640	99,780	107,277
<b>Investment Payback</b>			16,000	16,000	16,000



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	<b>92,640</b>	<b>99,780</b>	<b>107,277</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		76,640	160,420
	<b>Total Cash Inflow</b>	<b>132,640</b>	<b>176,420</b>	<b>267,697</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,640</b>	<b>160,420</b>	<b>251,697</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Own Business :03  
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





