


Proposed NU Business Name: **TISHA GARMENTS**



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Project verified by: Md. Shamsul Arefin


Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RITA BEGUM
Age	:	25-05-1984 (33 Years)
Education, till to date	:	Class ix
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Chormordon 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	:	NAJMA BEGUM
(iii) Father's name	:	ABADAD HAWLADAR
(iv) GB member's info	:	Branch: Imamgonj, Centre # 75(Female), Member ID: 2445, Group No: 01 Member since:05-05-1998-2009(11Years) First loan: BDT 2,000/- 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	:	06 years of business experience. : 06 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.	:	01917-308884
Family's Contact No.	:	01904-518345
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAJMA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TISHA GARMENTS
Location	:	Chormordan,Sirajdikhan ,Munshigonj.
Total Investment in BDT	:	BDT 65,000/-
Financing	:	Self BDT 15,000/- (from existing business) 23% Required Investment BDT 50,000/- (as equity) 77%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x 6 ft= 36 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; pant,three pice etc.▪Average 100% gain on sales.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
from servecing	250	7500	90000
Total Sales (A)	250	7,500	90,000
Less. Variable Expense			
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
Salary(self)		4,000	48,000
Mobile bill		100	1,200
Total fixed Cost (D)		4,100	49,200
Net Profit (E) [C-D]		3,400	40,800

Investment Breakdown

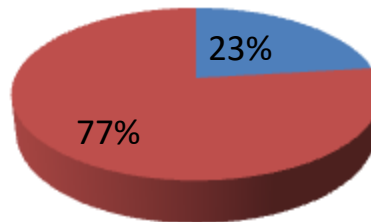
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing mechine	1	7000	7000	three pice	100	400	40,000	47,000
three pice	20	400	8000	other	0	0	10,000	18,000
Total			15000				50,000	65,000

Source of finance

■ Entrepreneur investment 15,000

■ Investore investment 50,000

■ Total investment 65,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%
Revenue (sales)				
	0	0	0	0
from servicing	350	10,500	126,000	132,300
Total Sales (A)	350	10,500	126,000	132,300
Less. Variable Expense				
	0	0	0	0
Total variable Expense (B)	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000	132,300
Less. Fixed Expense				
Salary (self)		4,000	48,000	48,000
Mobaile bill		100	1,200	1,260
Non Cash Item				
Depreciation		0	2,160	2,160
Total Fixed Cost		4,100	51,360	51,420
Net Profit (E) [C-D]		6,400	74,640	80,880
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	74,640	80,880
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		44,640
	Total Cash Inflow	124,640	125,520
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	44,640	95,520

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others 0
Experience & Skill : 06 Years
Own Business :06
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



