

Proposed NU Business Name: TAWBA TAILORS



Project identification and prepared by: Md. Moshir Rahman
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin

Brief Bio of The Proposed Nobin Udyokta

Name	:	SONIA AKTER
Age	:	15-09-1991(26Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brother 02 sister
Address	:	Vill: rosuniya, 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	:	REHANA BEGUM
(iii) Father's name	:	MONIR SIKDAR
(iv) GB member's info	:	Branch: Lohojong, Centre # 40(Female), Member ID: 4283, Group No: 05 Member since;02-02-2004-2010(06Years) First loan: BDT 2,000/- Existing loan :20,000/- Outstanding loan:Nil
Further Information:		
(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	:	02 years of business experience. : 02 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.	:	01924-047337
Family's Contact No.	:	01778-608118
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHANA BEGUM joined Grameen Bank since 06 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	:	TAWBA TAILORS
Location	:	West rosuniya,Munshigonj.
Total Investment in BDT	:	BDT 48000/-
Financing	:	Self BDT 8000/- (from existing business)17% Required Investment BDT 40,000/- (as equity) 83%
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">▪The business is planned to be scaled up by investment in existing goods like; Tailors.▪Average 100% gain on sales.▪The business is operating by entrepreneur.▪The sop is won.▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

Existing Business (BDT)

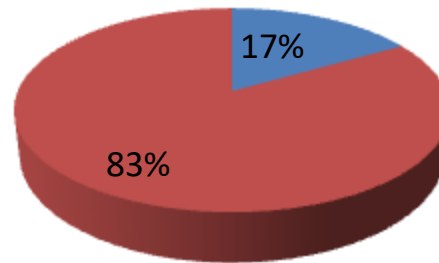
Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
from servecing	250	7500	90000
Total Sales (A)	250	7,500	90,000
Less. Variable Expense			
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
Salary(self)		4,000	48,000
Mobile bill		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 machine	1	8000	8000		1	7000	7,000	15,000
				threepice	50	400	20,000	20,000
				cloth	0	13000	13,000	13,000
Total			8000			0	40,000	48,000

Source of finance

■ Entrepreneur investment 8,000
 ■ Investore investment 40,000
 ■ Total investment 48,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
	0	0	0	0	0
Frome servecing	350	10,500	126,000	132,300	138,915
Total Sales (A)	350	10,500	126,000	132,300	138,915
Less. Variable Expense					
Three pice,pant pice,borakha etc	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)	350	10,500	126,000	132,300	138,915
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	2,160	2,160	2,160
Total Fixed Cost		4,100	51,360	51,420	51,483
Net Profit (E) [C-D)		6,400	74,640	80,880	87,432
Investment Payback			16,000	16,000	16,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	74,640	80,880	87,432
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		58,640	123,520
	Total Cash Inflow	114,640	139,520	210,952
2	Cash Outflow			
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
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	58,640	123,520	194,952

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business :02
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

