

Proposed NU Business Name: **HAFSA LADIES PURSE**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Hafsa Akter
Age	:	20-09-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: Patira ,P.O: Tolna ,P.S: Khilket, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Surema Begum
(iii) Father's name	:	Md. Hossain
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 29 (Female), Member ID: 2443/1 , Group No: 04 Member since: 18-06-2002 (15 Years) First loan: BDT = 5,000 /- Last loan:BDT=40000/- Outstanding loan:= 21962/-
Further Information:		
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 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.	:	01953-975515
Family's Contact No.	:	01749-889892
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst. Surema Begum joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Hafsa Ladies Purse
Location	:	Patira ,Tolna,Dhaka
Total Investment in BDT	:	BDT180,000/-
Financing	:	Self BDT 80,000/- (from existing business) 44 % Required Investment BDT 100,000/- (as equity) 56 %
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Size of shop	:	0 ft x 0 ft= Own House square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Ladis Parch,Baby Toy,Shoping Bag,Vanity Bag, Walmartetc. ▪Average 30 % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is Owner . ▪Collects goods from Cokbazer . ▪Agreed grace period is 3 months.

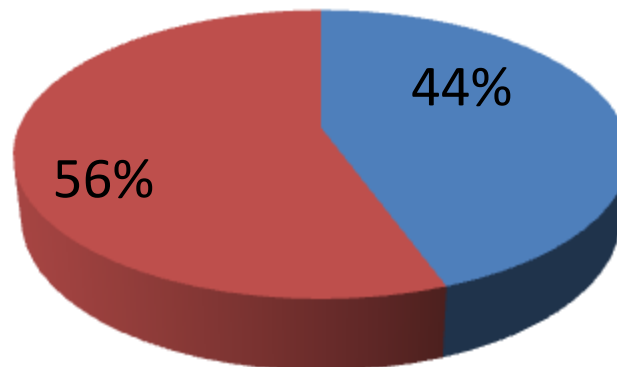
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tailors	1,700	51,000	612,000
	0	0	0
Total Sales (A)	1,700	51,000	612,000
Less. Variable Expense			
Tailors	1,190	35,700	428,400
Total variable Expense (B)	1,190	35,700	428,400
Contribution Margin (CM) [C=(A-B)]	510	15,300	183,600
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		500	6,000
Mobile Bill		800	9,600
Entertainment		200	2,400
Salary (sttaf)		0	0
Salary (self)		7,000	84,000
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		6,300	75,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Ladis Parch	20	1200	24000	Ladis Parch	30	1200	36,000	60,000
Baby Toy	5	800	4000	Baby Toy	10	800	8,000	12,000
Shoping Bag	14	550	7700	Shoping Bag	20	550	11,000	18,700
Vanity Bag	10	1400	14000	Vanity Bag	15	1400	21,000	35,000
Walmart	10	1500	15000	Walmart	8	1500	12,000	27,000
Puty	15	350	5250	Puty	20	350	7,000	12,250
Cotton	20	50	1000	Cotton	30	50	1,500	2,500
	0	0	0				0	0
	0	0	0				0	0
Machenaris	0	0	5000				0	5,000
Others			4050	Others			3,500	7,550
Total			80000				100,000	180,000

Source of Finance

■ Entrepreneur's contibution 80000 ■ Investor's Investment 100000 ■ Total 180000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Tailors	2,400	72,000	864,000	907,200	952,560
	0	0	0	0	0
Total Sales (A)	2,400	72,000	864,000	907,200	952,560
Less. Variable Expense					
Tailors	1,680	50,400	604,800	635,040	666,792
Total variable Expense (B)	1,680	50,400	604,800	635,040	666,792
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200	272,160	285,768
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		525	6,300	6,615	6,946
Transportation		550	6,600	6,930	7,277
Mobile Bill		960	11,520	12,096	12,701
Entertainment		200	2,400	2,520	2,646
Salary (sttaf)		0	0	0	0
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		83	1,000	1,000	1,000
Total Fixed Cost		9,318	111,820	113,161	114,569
Net Profit (E) [C-D]		12,282	147,380	158,999	171,199
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	147,380	158,999	171,199
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		108,380	228,379
	Total Cash Inflow	248,380	268,379	400,578
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	108,380	228,379	360,578

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business : 05 Years
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

Pictures













FAMILY PICTURE

