


Proposed NU Business Name: **HAFIZA TAILORS**



Project identification and prepared by: Md. Yasin Alam
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 *গামীন শক্তি*
Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	HAFIZA BEGUM
Age	:	01-03-1982(36Years)
Education, till to date	:	Class ix
Marital status	:	Married
Children	:	01 son 01 daughter
No. of siblings:	:	01 Brother
Address	:	Vill: west kamar gawP.O ;kathiya para+P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAMIDA BEGUM
(iii) Father's name	:	SHEIKH DUDU MIYA
(iv) GB member's info	:	Branch: Vaggyakul, Centre # 84(Female), Member ID: 2122, Group No: 08 Member since:01-01-2005(13years) First loan: BDT 5000/- Exting loan: 50,000/- 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	:	15 years of business experience. : 15 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.	:	01709-411337
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAMIDA BEGUM joined Grameen Bank since 13 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	:	HAFIZA TAILORS
Location	:	West kamar gaw,sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 88,000/-
Financing	:	Self BDT 38,000/- (from existing business)43 % Required Investment BDT 50,000/- (as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	09 ft x 06 ft= 54 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; Tailoring▪Average 98% gain on sales.▪The business is operating by entrepreneur.▪The firm is won.▪Collects goods from alamin bazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

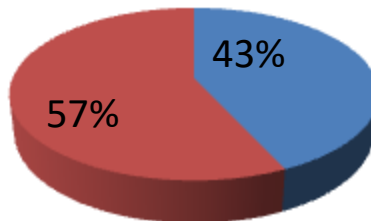
Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
from servecing	300	9000	108000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Salary(self)		4,000	48,000
Mobile bill		100	1,200
Total fixed Cost (D)		4,100	49,200
Net Profit (E) [C-D]		4,900	58,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing machine	4	7000	28000	three pice	100	400	40,000	68,000
Log machine	1	10000	10000	cloth	0	10000	10,000	20,000
Total			38000			10400	50,000	88,000

Source of finance

■ Entrepreneur investment 38,000
 ■ Investore investment 50,000
 ■ Total investment 88,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
	0	0	0	0	0
from servcing	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
from servcing	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobaile 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)		10,900	128,640	137,580	146,967
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	128,640	137,580	146,967
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		108,640	226,220
	Total Cash Inflow	178,640	246,220	373,187
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	108,640	226,220	353,187

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :15
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







