

Proposed NU Business Name: Ladies Corner



Project identification and prepared by: Md nazimuddin mia,
Nagarpar unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	TASLIMA AKTAR
Age	:	06-10-1981 (37 Years)
Education, till to date	:	HOSPITAL ROAD NAGARPAR ,BAZZAR NAGARPAR,TANGAIL
Marital status	:	Married
Children	:	0 Dauther 0 Son
No. of siblings:	:	5 Brothers 01Sisters
Address	:	Vill: NAGARPAR ,P.O: NAGARPAR,P.S: NAGARPAR Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name MOST:BORU BEGUM	:	
(iii) Father's name LET:HASION MIA	:	
(iv) GB member's info	:	Branch: SOLIMABATH Centre #63 (Female), Member ID: 9164 , Group No: 04 Member since: 01-05-1998(18Years) First loan: BDT = 5000 Last Loan = 30000
Further Information:	:	Outstanding loan:= 21970
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	018 years of business experience.
Own Business and	:	018 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718245886
Family's Contact No.	:	01788475970
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Boru begum joined Grameen Bank since 18 years ago. At first she took BDT ,5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

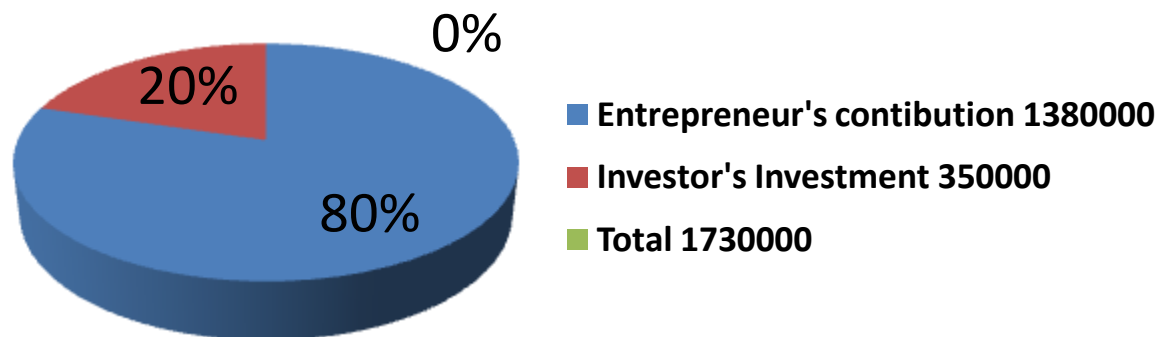
Business Name	:	LADIES CORNER
Location	:	HOSPITAL ROAD NAGARPAR BAZZAR NAGARPAR TANGAIL .
Total Investment in BDT	:	BDT 17,30,000/-
Financing	:	Self BDT 13,80 0,000/- (from existing business) 80 % Required Investment BDT 3,50 ,000/- (as equity)20 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 100 ft= 4000 square ft
Security of the shop	:	BDT1,10 ,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; etc.SHART ,PANT ,GANJI SHIREE , THREE PICE , ORNA , GANGI , FOROG BAG ,LONGI ,▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing three employee.▪The shop is rented .▪Collects goods from .DHAKA▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garment Items	15,000	450,000	5,400,000
Servicing	0	0	0
Total Sales (A)	15,000	450,000	5,400,000
Less. Variable Expense			
Garment Items	12,750	382,500	4,590,000
Total variable Expense (B)	12,750	382,500	4,590,000
Contribution Margin (CM) [C=(A-B)]	2,250	67,500	810,000
Less. Fixed Expense			
Rent		9,500	114,000
Electricity Bill		5000	60,000
Transportation		10000	120,000
Salary (self)		5,000	60,000
Salary (staff)		20,000	240,000
Entertainment		3000	36,000
Graud Bill		100	1,200
Generator Bill		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		53,000	636,000
Net Profit (E) [C-D]		14,500	174,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
three pice	500	800	400000	three pice	170	800	136,000	536,000
Pant	250	600	150000	Pant	90	600	54,000	204,000
Shirt	300	700	210000	Shirt	70	700	49,000	259,000
Lungi	100	200	20000	Lungi	80	200	16,000	36,000
Fog	1000	400	400000	Fog	50	400	20,000	420,000
Sharee	100	400	40000	Sharee	50	400	20,000	60,000
Taies	100	100	10000	Taies	80	100	8,000	18,000
Genji	100	200	20000	Genji	60	200	12,000	32,000
			0				0	0
Others			20000	Others		35,000	35,000	55,000
Secuirity of Shop			110000					110,000
Machinaries								0
Total			1,380,000				350,000	1,730,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Garment Items	18,000	540,000	6,480,000	6,804,000	7,144,200
Servicing	600	18,000	216,000	226,800	238,140
Total Sales (A)	18,600	558,000	6,696,000	7,030,800	7,382,340
Less. Variable Expense					
Garment Items	15,900	477,000	5,724,000	6,010,200	6,310,710
Total variable Expense (B)	15,900	477,000	5,724,000	6,010,200	6,310,710
Contribution Margin (CM) [C=(A-B)]	2,700	81,000	972,000	1,020,600	1,071,630
Less. Fixed Expense					
Rent		9,500	114,000	114,000	114,000
Electricity Bill		5500	66,000	69,300	72,765
Transportation		11,000	132,000	138,600	145,530
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		20,000	240,000	240,000	240,000
Entertainment		3,300	39,600	41,580	43,659
Graud Bill		110	1,320	1,386	1,455
Generator Bill		105	1,260	1,323	1,389
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		54,830	657,960	670,158	682,966
Net Profit (E) [C-D]		26,170	314,040	350,442	388,664
Investment Payback			140,000	140,000	140,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Cash Inflow			
1.2	Investment Infusion by Investor	350,000		
1.3	Net Profit	314,040	350,442	388,664
1.4	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash Surplus		174,040	384,482
2	Total Cash Inflow	664,040	524,482	773,146
2.1	Cash Outflow			
2.2	Purchase of Product	350,000		
2.3	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr. Fee)	140,000	140,000	140,000
3	Total Cash Outflow	490,000	140,000	140,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

