

## Proposed NU Business Name: **LAKI TAILORS**



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## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>LAKI BEGUM</b>
Age	:	02-04-1988(30Years)
Education, till to date	:	Class ix
Marital status	:	Married
Children	:	03 Daughter
No. of siblings:	:	05 Brothers 01 sisters
Address	:	Vill: Arodi para P.O Sreenagar P.S: Sreenagar, 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	:	<b>KUSUM BEGUM</b>
(iii) Father's name	:	<b>MD RIPON SHEIKH</b>
(iv) GB member's info	:	Branch: Vaggokul, Centre# 01 (Female), Member ID: 2590, Group No: 10 Member since: 12-07-2000-2007(07Years) First loan: BDT 2,000/- Existing loan :20,000/-
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	:	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.	:	01728-429597
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

**KUSUM BEGUM** joined Grameen Bank since 07 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	:	<b>LAKI TAILORS</b>
Location	:	Arodipara,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 46,000/-
Financing	:	Self BDT 6,000 /- (from existing business)87% Required Investment BDT 40,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000/-
Size of shop	:	6 ft x 3 ft= 18 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tailaring</li><li>▪Average 100% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The sop is won.</li><li>▪Collects goods from Sreenagar.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

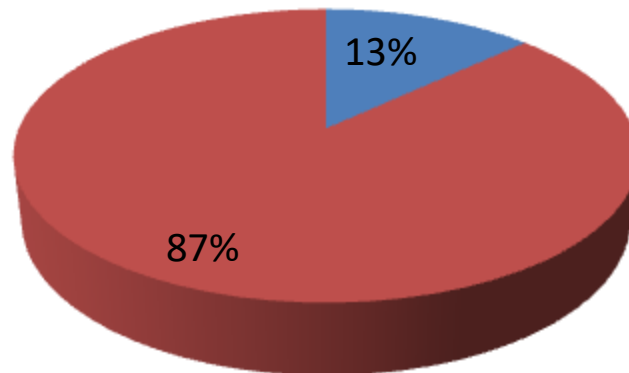
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
	0	0	0
from servecing	250	7500	90000
<b>Total Sales (A)</b>	250	7,500	90,000
<b>Less. Variable Expense</b>			
from servecing	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>250</b>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

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing machine	1	6000	6000	three pice	0	0	20,000	26,000
				cloth	0	0	20,000	20,000
<b>Total</b>			6000			0	40,000	<b>46,000</b>

## Source of finance

■ Entrepreneur investment 6,000   
 ■ Investore investment 40,000   
 ■ Total investment 46,000



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
	0	0	0	0	0
from servecing	300	9,000	108,000	113,400	119,070
<b>Total Sales (A)</b>	300	9,000	108,000	113,400	119,070
<b>Less. Variable Expense</b>					
	0	0	0	0	0
<b>Total variable Expense (B)</b>	0	0	0	0	0
<b>Contribution Margin (CM) [C=(A-B)</b>	300	9,000	108,000	113,400	119,070
<b>Less. Fixed Expense</b>					
Salary (self)		4,000	48,000	48,000	48,000
Mobaile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	2,160	2,160	2,160
<b>Total Fixed Cost</b>		4,100	51,360	51,420	51,483
<b>Net Profit (E) [C-D)</b>		4,900	56,640	61,980	67,587
<b>Investment Payback</b>			16,000	16,000	16,000



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	56,640	61,980	67,587
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		40,640	86,620
	<b>Total Cash Inflow</b>	<b>96,640</b>	<b>102,620</b>	<b>154,207</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>40,640</b>	<b>86,620</b>	<b>138,207</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business :05  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest







