

Proposed NU Business Name: **ORIN TAILORS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	RUNA BEGUM
Age	:	11-03-1989(29Years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	01 Son 02 Daughter
No. of siblings:	:	05 Brothers 02 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	:	MONOWARA BEGUM
(iii) Father's name	:	MD EANUS ALI
(iv) GB member's info	:	Branch: Samsiddi, Centre# 23 (Female), Member ID: 2495, Group No: 03 Member since: 05-03-2005-(13Years) First loan: BDT 5,000/- Existing loan :20,000/- Outstanding loan:2300/-
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	:	03 years of business experience. : 03 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.	:	01778-298659
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

MONOWARA 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	:	ORIN TAILORS
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 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; Tailaring ▪Average 100% gain on sales. ▪The business is operating by entrepreneur. ▪The sop is won. ▪Collects goods from Sreenagar. ▪Agreed grace period is 3 months.

Existing Business (BDT)

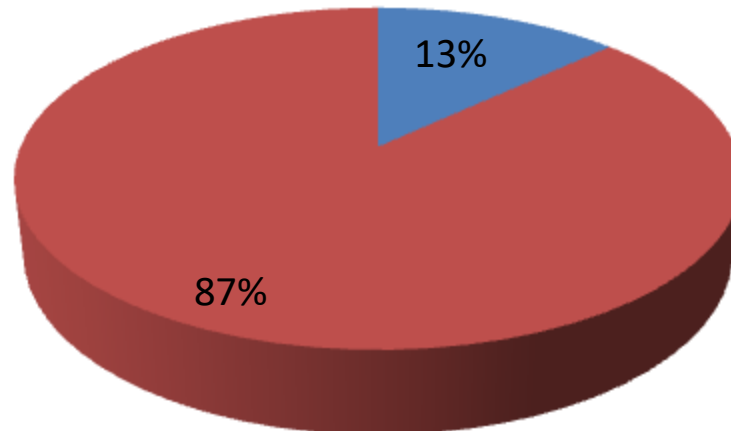
Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
from servecing	250	7500	90000
Total Sales (A)	250	7,500	90,000
Less. Variable Expense			
from servecing	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
Salary(self)		4,000	48,000
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	6000	6000	three pice	0	0	20,000	26,000
				cloth	0	0	20,000	20,000
Total			6000			0	40,000	46,000

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%
Revenue (sales)					
	0	0	0	0	0
from servecing	300	9,000	108,000	113,400	119,070
Total Sales (A)	300	9,000	108,000	113,400	119,070
Less. Variable Expense					
	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000	113,400	119,070
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)		4,900	56,640	61,980	67,587
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	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
	Total Cash Inflow	96,640	102,620	154,207
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	40,640	86,620	138,207

SWOT ANALYSIS

STRENGTH

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





