

Proposed NU Business Name: **TAWHID TAILORS**



Project identification and prepared by: Md. Moshir Rahman
Sreenagar unit, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAKIYA AKTAR						
Age	:	21-08-1994(23Years)						
Education, till to date	:	Class H.S.C						
Marital status	:	Married						
Children	:	01 Son						
No. of siblings:	:	02 Sisters						
Address	:	Vill:North abir para,P.O ;Sirajdikhan;P.S: sirajdikhan,Dist.Munshigonj.						
Parent's and GB related Info		<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Mother</td> <td style="width: 10%;"></td> <td style="width: 40%;">Father</td> </tr> <tr> <td></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>	Mother		Father		<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mother		Father						
	<input checked="" type="checkbox"/>	<input type="checkbox"/>						
(i) Who is GB member	:							
(ii) Mother's name	:	FATEMA BEGUM						
(iii) Father's name	:	GOLAM KIBRIYA						
(iv) GB member's info	:	Branch: Rosuniya , Centre # 4 (Female), Member ID:1267, Group No: 05 Member since: 05-07-2013(04Years) First loan: BDT 5,000/- Existing loan:40,000/- Outstanding loan: 32,240/-						
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	:	01years of business experience. : 01 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Furniture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01966-403375
Family's Contact No.	:	01797-099363
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 04 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	:	TAWHID TAILORS
Location	:	North abirpara,munshigonj.
Total Investment in BDT	:	BDT 50,000/-
Financing	:	Self BDT Nil/- (from existing business) 0% Required Investment BDT 40,000/- (as equity) 100%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 4,000/-
Size of shop	:	3 ft x3 ft= 9 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; three pice,cloth etc.▪Average 30% gain on sales.▪The business is operating by entrepreneur.▪The shop is won..▪Collects goods from sirajdikhan.▪Agreed grace period is 3 months.

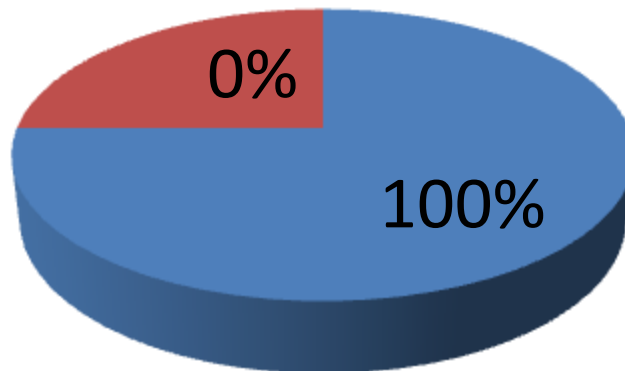
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
COW	0	0	0
Total Sales (A)	0	0	0
Less. Variable Expense			
COW	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	0	0	0
Less. Fixed Expense			
Rent		0	0
Electricity Bill		0	0
Transportation		0	0
Salary(self)		0	0
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		0	0
Total fixed Cost (D)		0	0
Net Profit (E) [C-D]		0	0

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Swing machine	0	0	0		1	10000	10,000	10,000
Cloth	0	0	0		300	50	15,000	15,000
Three pice	0	0	0		50	3000	15,000	15,000
Total							40,000	40,000

Source of Finance

■ Entrepreneur's contibution 0
 ■ Investor's Investment 40,000
 ■ Total 40,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pice, cloth etc.	500	15,000	180,000	189,000	198,450
servicing	200	6,000	72,000	75,600	79,380
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Three pice,pant pice,borakha etc	450	13,500	162,000	170,100	178,605
Total variable Expense (B)	450	13,500	162,000	170,100	178,605
Contribution Margin (CM) [C=(A-B)	250	7,500	90,000	94,500	99,225
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		4,200	50,400	50,520	50,646
Net Profit (E) [C-D)		3,300	39,600	43,980	48,579
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	39,600	43,980	48,579
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		23,600	51,580
	Total Cash Inflow	79,600	67,580	100,159
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	23,600	51,580	84,159

SWOT ANALYSIS

STRENGTH

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



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