

Proposed NU Business Name: **SENEHA TAILORS**



Project identification and prepared by: Md. Yasin Alam
Sreenagar unit, Munshigonj
Project verified by: Md. Shamsul Arefin

Brief Bio of The Proposed Nobin Udyokta

Name	:	MAHMUDA BEGUM
Age	:	03-08-1986 (32Years)
Education, till to date	:	Class vii
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brothers 04 sisters
Address	:	Vill: soth abirpara P.O ;+, P.S: Sirajdikhan, 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	:	AHEDA BEGUM
(iii) Father's name	:	SHEIKH HAKIM (HUSBAND)
(iv) GB member's info	:	Branch: Rosuniya Centre # 10(Female), Member ID: 1703, Group No: 01 Member of since:02-01-2011 (08Years) First loan: BDT 5,000/- Existing loan:15,000/- 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	:	08 years of business experience. : 08 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.	:	01799-472650
Family's Contact No.	:	01778-002655
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AHEDA BEGUM joined Grameen Bank since 08 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	:	SENEHA TAILORS
Location	:	South abirpara,Sirajdikhan,Mushigonj.
Total Investment in BDT	:	BDT 93500/-
Financing	:	Self BDT 43,500/- (from existing business) 47% Required Investment BDT 50,000/- (as equity) 53%
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; cloth, frog etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

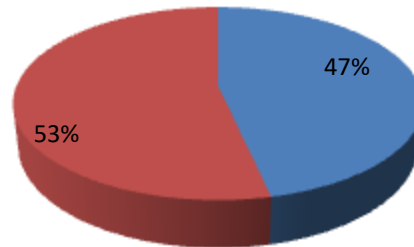
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece,shart,pant etc	1,200	36,000	432,000
from servecing	200	6000	72000
Total Sales (A)	1,400	42,000	504,000
Less. Variable Expense			
three piece,pant,shart etc	1,080	32,400	388,800
Total variable Expense (B)	1,080	32,400	388,800
Contribution Margin (CM) [C=(A-B)	320	9,600	115,200
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		500	6,000
Salary(self)		4,000	48,000
Mobile bill		200	2,400
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D)		4,800	57,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
three pice	30	550	16500		50	550	27,500	44,000
cloth	100	70	7000		200	70	14,000	21,000
swing machine	2	7000	14000	other	0	0	8,500	22,500
lok machine	1	6000	6000		0	0	0	6,000
Total			43500			0	50,000	93,500

Source of finance

■ Entrepreneur investment 43,500
 ■ Investore investment 50,000
 ■ Total investment 93,500



Financial Projection (BDT)a

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pice, borakh etc	1,500	45,000	540,000	567,000	595,350
from servicing	300	9,000	108,000	113,400	119,070
Total Sales (A)	1,800	54,000	648,000	680,400	714,420
Less. Variable Expense					
Three pice,pant pice,borakha etc	1,350	40,500	486,000	510,300	535,815
Total variable Expense (B)	1,350	40,500	486,000	510,300	535,815
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Electricity Bill		100	1,200	1,260	1,323
Transportation		500	6,000	6,300	6,615
Salary (self)		4,000	48,000	48,000	48,000
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	4,000	4,000	4,000
Total Fixed Cost		4,800	61,600	62,080	62,584
Net Profit (E) [C-D]		8,700	100,400	108,020	116,021
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	100,400	108,020	116,021
1.3	Depreciation (Non cash item)	4000	4000	4000
1.4	Opening Balance of Cash Surplus		84,400	176,420
	Total Cash Inflow	154,400	196,420	296,441
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	84,400	176,420	276,441

SWOT ANALYSIS

STRENGTH

Employment:0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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







