

Proposed NU Business Name: CHUMKI TAILORS AND BOSTRO BITAN



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Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. CHOMPA BEGUM
Age	:	04/04/1981(36Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	3Daughter
No. of siblings:	:	4Brother
Address	:	Vill: Pirijpur,P.O:Pirijpur, P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MUNUWARA BEGUM
(iii) Father's name	:	MD. SHIRAJUL ISLAM
(iv) GB member's info	:	Branch: Matikata,godagari, Centre #36(Female), Member ID: 6582, Group No:07 Member since:16/09/2010 First loan: BDT -16000
Further Information:		Existing Loan: BDT 30000, Outstanding loan:8160
(v) Who pays GB loan installment	:	Father
(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 and Training Info	:	03years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01748556707
Father's Contact No.	:	01741025608
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MUNUWARA joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	CHUMKI TAILORS AND BOSTRO BITAN
Location	:	Pirijpur, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 89450/-
Financing	:	Self BDT 39450/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 8ft= 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; sharee, lungi, three pices, goj fevrices, gamsa etc.▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

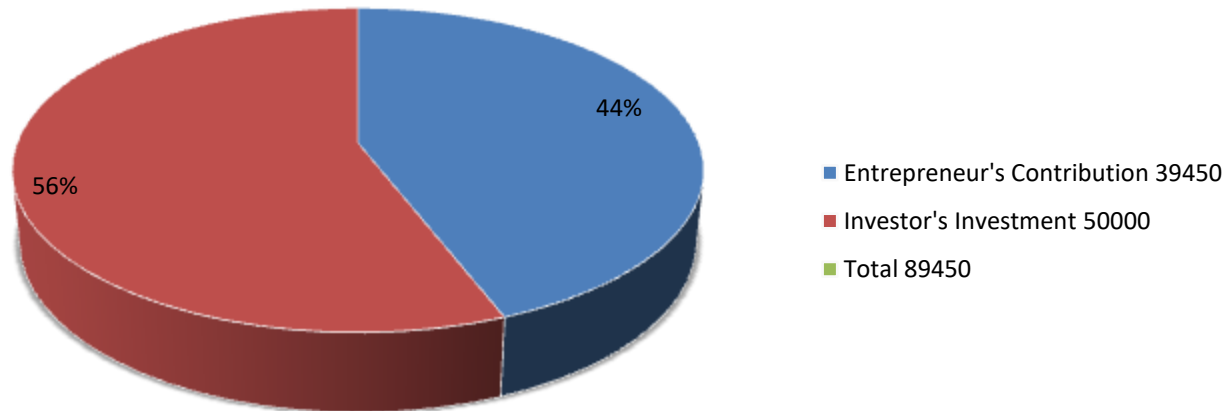
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
sharee, lungi, three pices, goj fevrices, gamsa etc.	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
sharee, lungi, three pices, goj fevrices, gamsa etc.	1500	45000	540000
Total Variable Expense (B)	1500	45000	540000
Contribution Margin(CM) [C=(A-B)]	500	15000	180000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3600
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		3000	36000
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		8500	102000
Net Profit (E) [C-D]		6500	78000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
sharee	12500	20000	32500
lungi	8000	20000	28000
three pices	15000	6000	21000
bedshet	1500	4000	5500
moshari	800	0	800
goj fevrices	1650	0	1650
Total	39450	50000	89450

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
sharee, lungi, three pices, goj fevrices, gamsa etc.		60000	720000	756000	793800
Total Sales (A)		60000	720000	756000	793800
Less. Variable Expense					
sharee, lungi, three pices, goj fevrices, gamsa etc.		45000	540000	567000	595350
Total Variable Expense (B)		45000	540000	567000	595350
Contribution Margin (CM) [C=(A-B)]		15000	180000	189000	198450
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3600	3900	4200
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		3000	36000	36300	36600
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		8500	102000	102900	103800
Net Profit (E) [C-D]		6500	78000	86100	94650
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net Profit	78000	86100	94650
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		58000	124100
	Total Cash Inflow	128000	144100	218750
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	58000	124100	198750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm :Pirijpur, Pirijpur,Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest









ग्रामीण विकास
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नाम: _____
पता: _____
मोबा: _____