Proposed NU Business Name: TAMMANA TAILORS AND FEBRICS



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta						
Name	:	Mst Farjana Akter (Tamanna)				
Age	:	15-06-1999(18 Y <i>ears</i>)				
Education, till to date	:	Class 9				
Marital status	:	Unmarried				
Children	:	Nill				
No. of siblings:	:	04 Sisters				
Address	:	Vill:Chamurkhan ,P.O:Kanchkura ,P.S: Uttarkhan, Dist: Dhaka				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MST. Maksuda Md Sharif MIA Branch: Uttarkhan, Centre # 50 (Female), Member ID: 4987, Group No: 06 Member since: 03-05-1997 (20 Years) First loan: BDT = 3,000 /-				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan= 80000 Outstanding loan:= 25,000/- Father No No 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	:	03 years of business experience.
Own Business and	:	02 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	Nill
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	••	01708-989804
Family's Contact No.	:	01855-180514
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

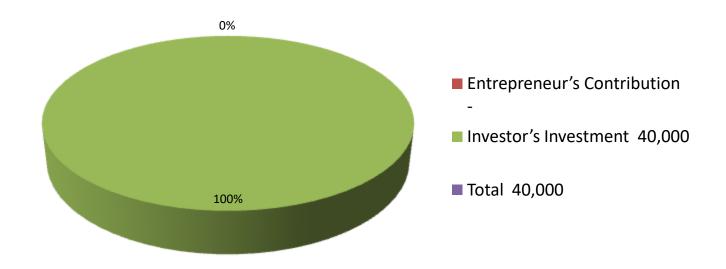
Maksuda joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info						
Business Name		Tammana Tailors And Febrics				
Location	:	Chamurkhar Primari School,Uttarkhan, Dhaka				
Total Investment in BDT	:	BDT 40,000/-				
Financing	: Self BDT 0/- (from existing business) 0%					
		Required Investment BDT 40,000/- (as equity) 100 %				
Present salary/drawings from business (estimates)	:	BDT 4,000				
Proposed Salary	:	BDT 4,000				
Size of shop	:	15 ft x 10 ft=150 square ft				
Security of the shop	:	Nill				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Than Cloth,Orna etc. Average 20 % gain on sales. The business is operating by entrepreneur. Existing No employee. The shop is Owner . Collects goods from Gausia Agreed grace period is 3 months. 				

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
0	0	0	0			
Sewing	300	9,000	108,000			
Total Sales (A)	300	9,000	108,000			
Less. Variable Expense						
0	0	0	0			
Total variable Expense (B)	0	0	0			
Contribution Margin (CM) [C=(A-B)	300	9,000	108,000			
Less. Fixed Expense						
Rent		0	0			
Electricity Bill		100	1,200			
Transportation		0	0			
Mobile Bill		500	6,000			
Entertainment		0	0			
Salary (sttaf)		0	0			
Salary (self)		4,000	48,000			
Total fixed Cost (D)		4,600	55,200			
Net Profit (E) [C-D)		4,400	52,800			

Investment Breakdown								
Doutionland		Existin	g	Particulars		Propose	Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
			0	Than Cloth	45	65	2,925	2,925
			0	Three Piece	40	450	18,000	18,000
			0	Orna	50	120	6,000	6,000
			0		0	0	0	0
				Others			13075	13075
			0				40,000	40,000

Source of Finance



Financial	1				
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Than Cloth,Orna,Three piech	700	21,000	252,000	264,600	277,830
Sewing	350	10,500	126,000	132,300	138,915
Total Sales (A)	1,050	31,500	378,000	396,900	416,745
Less. Variable Expense					
0	560	16,800	201,600	211,680	222,264
Total variable Expense (B)	560	16,800	201,600	211,680	222,264
Contribution Margin (CM) [C=(A-B)	490	14,700	176,400	185,220	194,481
Less. Fixed Expense					
Rent	1	0	0	0	0
Electricity Bill		105	1,260	1,323	1,389
Transportation	<u> </u>	0	0	0	0
Mobile Bill		600	7,200	7,560	7,938
Entertainment	<u> </u>	0	0	0	0
Salary (sttaf)	<u> </u>	0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Non Cash Item	<u>[</u>			<u> </u>	
Depreciation	<u> </u>	0	0	0	0
Total Fixed Cost		4,705	56,460	56,883	57,327
Net Profit (E) [C-D)		9,995	119,940	128,337	137,154
Investment Payback			16,000	16,000	16,000

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

SI#	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	119,940	128,337	137,154
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,940	216,277
	Total Cash Inflow	159,940	232,277	353,431
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	16,000	16,000	16,000
2.3	Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	103,940	216,277	337,431

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 03 Years

Own Business:02

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

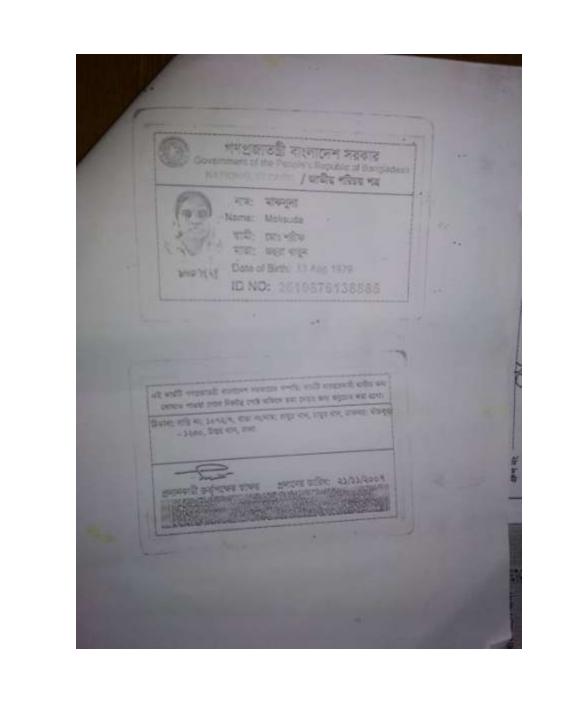
Pictures











"मुना : व (गांह) ग्राका मात्र" "শাশ বই ব্যৱহে পেলে বা নই হলে শতিবৰ্জিত বইয়ের মূল্য ঃ ৭ (সাত) টাক্য যাত্ৰ" চা এককালীন জমার ক্লেয়ে উপস্থিতিতে শাখায় এসে কমা বার পদিনু াক্মান 1756 247 452 1976 247 452 01611 247 452 নিজের কাছে যতুসহকারে া জন্য ব্যাকে থেকে পাশ বই ক জমা দেয়ার পরবর্তী সাত

্রামীণ ব্যাংক

সহজে ঝণের পাশ বই

क्षी मः श्राचित्रप्राप्तः । श्राचित्रप्राप्तः । श्राचित्रप्राप्तः । श्राचित्रप्राप्तः । श्राचित्रच्याः । श्

FAMILY PICTURE

