

Proposed NU Business Name: FAHIM TAILORS



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

**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	RANU BEGUM
Age	:	12-06-1979(38Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	01 Son 02 daughter
No. of siblings:	:	05 Brothers 03 sisters
Address	:	Vill: Est rajdiya P.O ;Rjdiya 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	:	LATE. ROKEYA BEGUM
(iii) Father's name	:	BABUL BEPARY (husband)
(iv) GB member's info	:	Branch: Imamgonj, Centre # 01(Female), Member ID: 1185, Group No: 01 Member since:01-02-1993-1999(06Years) First loan: BDT 2,000/- Existing loan :20,000/-
Further Information:		Outstanding loan: Nil
(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	:	04 years of business experience. : 04 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.	:	01863-405142
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

DEATH ROKEYA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FAHIM TAILORS
Location	:	Est Rajdiya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 47,000/-
Financing	:	Self BDT 7,000/- (from existing business)15% Required Investment BDT 40,000/- (as equity) 85%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	6ft 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; Tailors.▪Average 100% gain on sales.▪The business is operating by entrepreneur.▪The shope is won.▪Collects goods from Sirajdikhan.▪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			
	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		200	2,400
Total fixed Cost (D)		4,200	50,400
Net Profit (E) [C-D]		3,300	39,600

Investment Breakdown

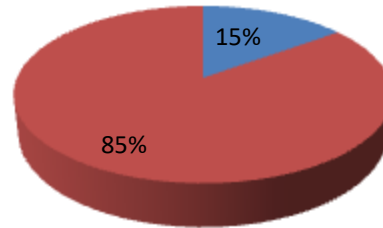
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing machine	1	7000	7000		1	10000	10,000	17,000
				three pice	0	0	30,000	30,000
Total			7000			10000	40,000	47,000

Source of finance

■ Entreprenure investment 7,000

■ Investore investment 40,000

■ Total investment 47,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
	0	0	0	0	0
from servicing	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
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	2,160	2,160	2,160
Total Fixed Cost		4,200	52,560	52,680	52,806
Net Profit (E) [C-D]		4,800	55,440	60,720	66,264
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	55,440	60,720	66,264
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		39,440	84,160
	Total Cash Inflow	95,440	100,160	150,424
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	39,440	84,160	134,424

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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





