

Proposed NU Business Name: **HASAN TAILERS**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HASAN
Age	:	031/12/1995 (22 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	0 Son
No. of siblings:	:	03 Brother 0 Sisters
Address	:	Vill:Bathania , P.O: East shilua P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAHENA AKTER
(iii) Father's name	:	ABU AHAMMOD
(iv) GB member's info	:	Branch: Pathan nager, Centre # 13/(Female), Member ID:5373, Group No: 03 Member since: 05-03-2004-2010 (6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0,00/-
(v) Who pays GB loan installment	:	Mother
(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	:	Eight years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828-072731
Mother's Contact No.	:	01839-719254
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHENA BEGUJM joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

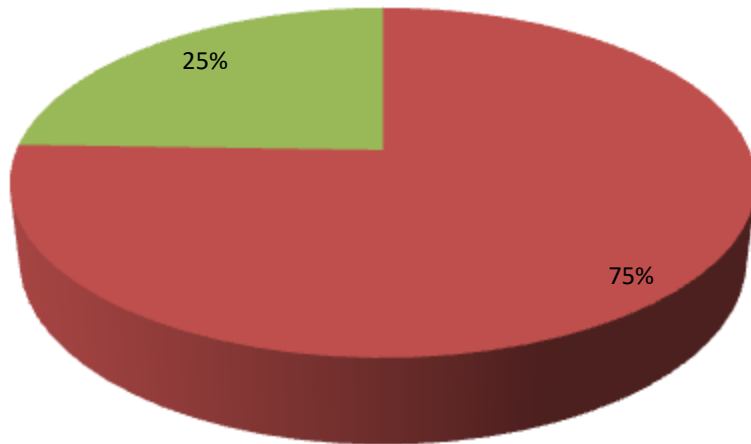
Business Name	:	MD HASAN
Location	:	Daiya Bibir Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 2,04,000/-
Financing	:	Self BDT 1,54,000/- (from existing business) 75% Required Investment BDT,50,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like soft Shirt piss,pant piss,than kapor ,etc,▪Average 25% gain on sale.▪The business is operating by entrepreneur. 4 employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Shirt piss,pant piss,than kapor ,etc	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Shirt piss,pant piss,than kapor ,etc	3000	90000	1080000
Total Variable Expense	3000	90000	1080000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1000	12000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 4		16000	192000
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		25200	302400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Shirt piss	100	400	40,000	50	400	20,000	60,000
pant piss	100	500	50,000	60	500	30,000	80,000
than kapor	400	60	24,000			0	24,000
others	1	20,000	20,000			0	20,000
security	1	20,000	20,000			0	20,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	602	40960	154,000	110	900	50,000	204,000



- Entrepreneur's Contribution
154,000
- Investor's Investment 50,000
- Total 204,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shirt piss,pant piss,than kapor ,etc	4500	135000	1620000	1701000	1786050
0	0	0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Shirt piss,pant piss,than kapor ,etc	3375	101250	1215000	1275750	1339538
Total Variable Expense	3375	101250	1215000	1275750	1339538
Contributon Margin (CM) [C=(A-B)]	1125	33750	405000	425250	446513
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1000	12000	12300	12600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		16000	192000	192000	192000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		25200	298800	299380	299969
Net Profit (E)= [C-D]		8550	102600	107730	113117
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	102,600	107730	113116.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82600	170330
	Total Cash Inflow	152,600	190,330	283,447
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	82,600	170,330	263,447

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop Daiya Bibir Bazar, Chagal
Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







