

Proposed NU Business Name: REHANA TAILORS



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Brief Bio of The Proposed Nobin Udyokta

Name	:	REHANA BEGUM
Age	:	04-03-1984(33ears)
Education, till to date	:	Class x
Marital status	:	Married
Children	:	01Son 02 Daughter
No. of siblings:	:	01 brother 01 sisters
Address	:	Vill: EstRosuniyaP.O RosuniyaP.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	:	SIRIN SILA
(iii) Father's name	:	SIRAJUL ISLAM (HUSBAND)
(iv) GB member's info	:	Branch:Imamgong, Centre # 01(Female), Member ID: 1041, Group No: 05 Member since:01-01-1988(27Years) First loan: BDT 2,000/- Existing loan :59,000/- Outstanding loan: 38,667/-
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	:	05 years of business experience. : 05 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.	:	01973-207434
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

SIRIN SILA joined Grameen Bank since 27 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	:	REHANA TAILORS
Location	:	Rosuniya,Sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 50,000/-
Financing	:	Self BDT 10,000 /- (from existing business)80% Required Investment BDT 40,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 4,000/-
Size of shop	:	9 ft x 9 ft= 81 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; Threepice, cloth etc. ▪Average 100% gain on sales. ▪The business is operating by entrepreneur. ▪The sop is won. ▪Collects goods from Sirajdikhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

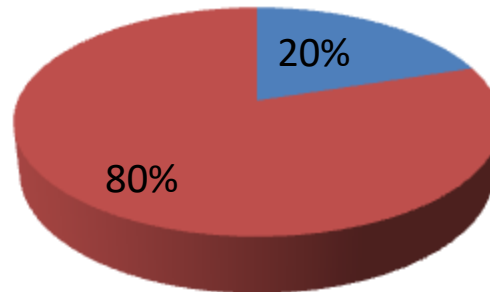
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece,shart,pant etc	0	0	0
from servecing	200	6000	72000
Total Sales (A)	200	6,000	72,000
Less. Variable Expense			
three piece,pant,shart etc	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	200	6,000	72,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		0	0
Salary(self)		4,000	48,000
Mobile bill		200	2,400
Total fixed Cost (D)		4,400	52,800
Net Profit (E) [C-D]		1,600	19,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing machine	1	10000	10000		400	100	40,000	50,000
Total			10000			100	40,000	50,000

Source of finance

■ Entrepreneur investment 10,000 ■ Investore investment 40,000 ■ Total investment 50,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
	0	0	0	0	0
servicing	250	7,500	90,000	94,500	99,225
Total Sales (A)	250	7,500	90,000	94,500	99,225
Less. Variable Expense					
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000	94,500	99,225
Less. Fixed Expense					
Electricity Bill		200	2,400	2,520	2,646
Transportation		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	2,160	2,160	2,160
Total Fixed Cost		4,400	54,960	55,200	55,452
Net Profit (E) [C-D]		3,100	35,040	39,300	43,773
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	35,040	39,300	43,773
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		19,040	42,340
	Total Cash Inflow	75,040	58,340	86,113
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	19,040	42,340	70,113

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business :05
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



