

Proposed NU Business Name: **LAKHI TAILORS**

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Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	LAKHI BEGUM
Age	:	10-10-1989 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	02 Brothers 02 Sister
Address	:	Vill: Chak Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SUFIYA BEGUM
(iii) Father's name	:	ABDUL MAJID
(iv) GB member's info	:	Branch: Komorgonj, Centre # 67 (Female), Member ID: 1132, Group No: 05 Member since: 01/01/1992-2007 (15 Years) First loan: BDT 4,000/-
Further Information:		Existing loan: BDT10,000/- Outstanding loan: Nill
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01930-215866
Mother's Contact No.	:	01836-802019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIYA BEGUM joined Grameen Bank since 25 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

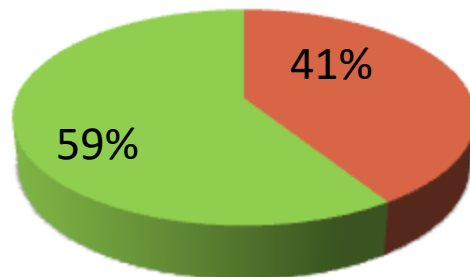
Business Name	:	LAKHI TAILORS
Location	:	Chak Barha , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 85,000/-
Financing	:	Self BDT 35,000(from existing business) =41% Required Investment BDT 50,000(as equity) 59 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; make,3pes,slwar, etc. ▪Average 40% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Nawabgonj. ▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Decoration system	1000	90000	1080000
	0	0	0
Total Sales(A)	1000	90000	1080000
Less Variable Expense (B)			0
Leather	600	18000	216000
Total Variable Expense	600	18000	216000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Electric Bill		200	2400
Transportaion		0	0
Salary (Self)		5000	60000
Entertainment		100	1200
Rent		0	0
Generator		0	0
Salary (Staff-4)		0	0
Mobil Bill		200	2400
Total Fixed Cost (D)		5500	66000
Net Profit (E)= [C-D]		6500	78000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sewing machine	02	10,000	20,000	03	10,000	30,000	50,000
Readymade dress			10,000			10,000	20,000
Others		5,000	5,000		10,000	10,000	15,000
Total			35,000			50,000	85,000

0% Source of Finance



- Entrepreneur's Contribution's :-35,000
- Investor Investment's :- 50,000
- Total :- 85,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery item	1500	45000	540000	567000	595350
	0	0	0	0	0
Total Sales(A)	1500	45000	540000	567000	595350
Less Variable Expense (B)					
Leather	900	27000	324000	340200	357210
Total Variable Expense	900	27000	324000	340200	357210
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		0	0	0	0
Entertainment		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		5900	73200	73600	74000
Net Profit (E)= [C-D]		12100	145200	152460	160083
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	145,200	152460	160083
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus		125200	257660
	Total Cash Inflow	195,200	277,660	417,743
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	125,200	257,660	397,743

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest















FAMILY PICTURE