


Proposed NU Business Name: **HASAN TAILORS AND FABRICS**



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 *গামীন শক্তি*
Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL HASAN
Age	:	15-02-1991(26Years)
Education, till to date	:	Class v
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother 03 sister
Address	:	Vill: Mandra, P.O ;Vaggokul, P.S: Sreenagar,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	:	HASINA BEGUM
(iii) Father's name	:	SIRAJUL BEPARY
(iv) GB member's info	:	Branch: Vaggokul, Centre # 52(Female), Member ID: 3753, Group No: 07 Member since;01-05-2000-2004(2016-(07Years) First loan: BDT 30,000/- Existing loan :40,000/-
Further Information:		Outstanding loan: 36480/-
(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	:	01 years of business experience. : 01 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.	:	01798-844812
Family's Contact No.	:	01748-359973
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 30,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

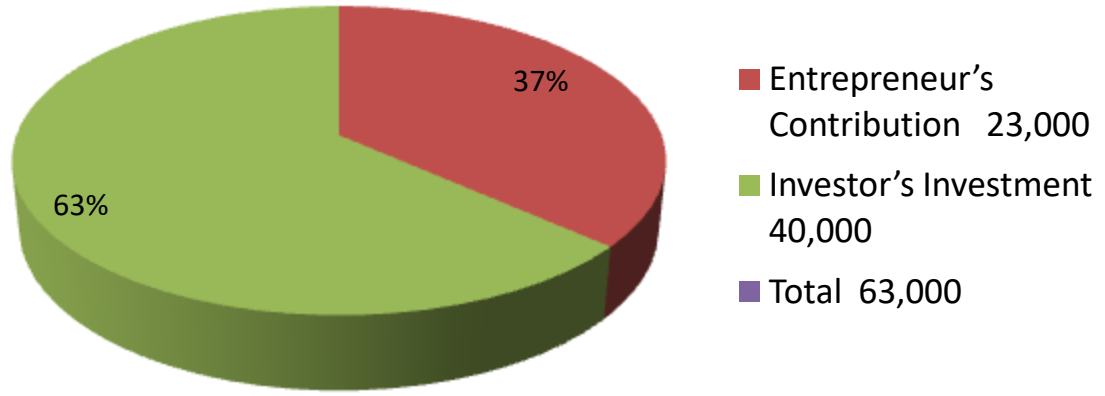
Business Name	:	HASAN TAILORS AND FABRICS
Location	:	Vaggokul,Vreenagar,Munshigonj.
Total Investment in BDT	:	BDT 63,000/-
Financing	:	Self BDT 23,000/- (from existing business)37% Required Investment BDT 40,000/- (as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	9ft x 6 ft= 54 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 sop is rented.▪Collects goods from sreenagar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
from servecing	300	9000	108000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Electricity Bill		100	1,200
Transportation		0	0
Salary(self)		4,000	48,000
Mobile bill		100	1,200
Total fixed Cost (D)		4,200	50,400
Net Profit (E) [C-D]		4,800	57,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing mechine	1	5000	5000	three pice	100	400	40,000	45,000
power machine	1	12000	12000	cloth		0		12,000
Log machine	1	6000	6000					6,000
Total			23000			0	40,000	63,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
	0	0	0	0	0
servicing	400	12,000	144,000	151,200	158,760
Total Sales (A)	400	12,000	144,000	151,200	158,760
Less. Variable Expense					
	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	2,160	2,160	2,160
Total Fixed Cost		4,100	51,360	51,420	51,483
Net Profit (E) [C-D]		7,900	92,640	99,780	107,277
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	92,640	99,780	107,277
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		76,640	160,420
	Total Cash Inflow	132,640	176,420	267,697
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	76,640	160,420	251,697

SWOT ANALYSIS

STRENGTH

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

