

## Proposed NU Business Name: **TAHAMINA TAILORS & FABRICS**



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Project verified by: Md. Siddiqur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>Tahamina Akther</b>
Age	:	15-12-1993 ( 25 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Noddapara ,P.O: Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ayesha Akter
(iii) Father's name	:	Abul Kalam Khan
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 15 (Female), Member ID: 1579/2 , Group No: 01 Member since: 04-09-1998 ( 20 Years) First loan: BDT = 4,000 /- Last Loan=100,000/- Outstanding loan:= 21,300/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	10 years of business experience. : 10 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01682-986572
Family's Contact No.	:	01635-019810
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ayesha Akter** joined Grameen Bank since 20 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Tahamina Tailors & Fabrics
Location	:	Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 46,000/-
Financing	:	Self BDT 6,000/- (from existing business) 87% Required Investment BDT 40,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	Own House
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Three Piece , Than Cloth etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Gausia, Islampur .</li><li>▪Agreed grace period is 3 months.</li></ul>

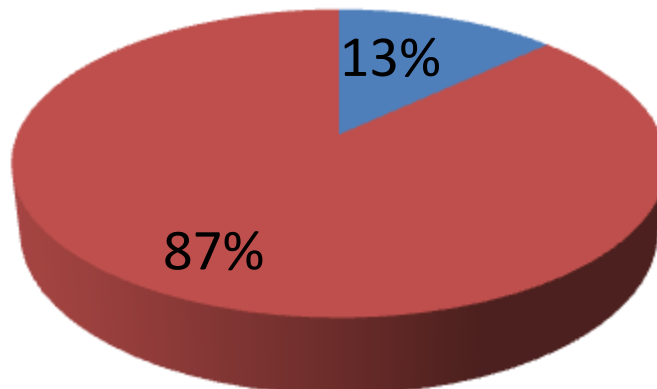
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
	0	0	0
Sewing	300	9,000	108,000
<b>Total Sales (A)</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Variable Expense</b>			
0	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		100	1,200
Transportation		200	2,400
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (sttaf)		0	0
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>4,800</b>	<b>57,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,200</b>	<b>50,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Machenaries	1	5000	5000	Three Piech	35	700	24,500	29,500
	0	0	0	Than Cloth	70	65	4,550	4,550
	0	0	0	Orna	80	90	7,200	7,200
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Others			1000	Others			3,750	4,750
<b>Total</b>			<b>6,000</b>				<b>40,000</b>	<b>46,000</b>

## Source of Finance

■ Entrepreneur's contibution 6000    
 ■ Investor's Investment 40000    
 ■ Total 46000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Cloth	1,000	30,000	360,000	378,000	396,900
Sewing	350	10,500	126,000	132,300	138,915
<b>Total Sales (A)</b>	<b>1,350</b>	<b>40,500</b>	<b>486,000</b>	<b>510,300</b>	<b>535,815</b>
<b>Less. Variable Expense</b>					
	800	24,000	288,000	302,400	317,520
<b>Total variable Expense (B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16,500</b>	<b>198,000</b>	<b>207,900</b>	<b>218,295</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		105	1,260	1,323	1,389
Transportation		200	2,400	2,400	2,400
Mobile Bill		315	3,780	3,969	4,167
Entertainment		200	2,400	2,400	2,400
Salary (sttaf)		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>4,820</b>	<b>57,840</b>	<b>58,092</b>	<b>58,357</b>
<b>Net Profit (E) [C-D]</b>		<b>11,680</b>	<b>140,160</b>	<b>149,808</b>	<b>159,938</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	140,160	149,808	159,938
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		124,160	257,968
	<b>Total Cash Inflow</b>	<b>180,160</b>	<b>273,968</b>	<b>417,906</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>124,160</b>	<b>257,968</b>	<b>401,906</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Own Business : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

