

Proposed NU Business Name: **Tawhid Tamzid Tailor's**



Project identification and prepared by: Md Mohiuddin Rubel,
Ghatail Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Mrs.Lutfonnaher Lipi
Age	:	11-04-1984 (33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	0 Dauther 02 Son
No. of siblings:	:	01 Brothers 02 Sisters
Address	:	Vill: Shimla ,P.O: Karimpur ,P.S: Ghatail, Dist: Tangail.

Parent's and GB related Info

(i) Who is GB member	:	Mother <input checked="" type="checkbox"/>	Father	<input type="checkbox"/>
(ii) Mother's name	:	Mrs.Amena Begum		
(iii) Father's name	:	Md.Khorshed Alom		
(iv) GB member's info	:	Branch: Sonkhola,Ghatail, Centre # 16 (Female), Member ID:2021 , Group No: 07 Member since: 10-08-2006 (12Years) First loan: BDT = 5000 Last Loan = 50000		

Further Information:

(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Buisness(Husband)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01703-020023
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Amena joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Tawhid Tamzid Tailor's
Location	:	
Total Investment in BDT	:	BDT 50,000/-
Financing	:	Self BDT 10,000/- (from existing business) 20% Required Investment BDT 40,000/- (as equity) 80 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Borka,Three Pices,Frog etc. ▪Average 100 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from . ▪Agreed grace period is 3 months.

Existing Business			
BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Borka, Three Pices, Frog etc.	390	11,700	140,400
	0	0	0
Total Sales (A)	390	11,700	140,400
Less. Variable Expense			
Borka, Three Pices, Frog etc.	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	390	11,700	140,400
Less. Fixed Expense			
Rent		0	0
Electricity Bill		100	1,200
Transportation		500	6,000
Salary (self)		4000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		100	1,200
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D]		6,900	82,800

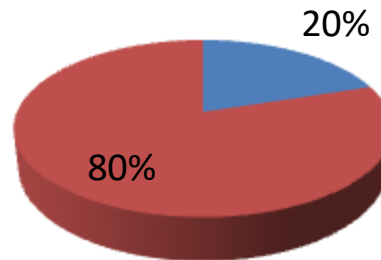
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Borka	2	800	1600	Kapor	1	40000	40,000	41,600
Three Pices	10	150	1500				0	1,500
Frog	2	70	140				0	140
Machine	2	3000	6000					
Others	1	760	760				0	760
Total			10,000				40,000	50,000

Source of Finance

■ Entrepreneur's contibution 10000

■ Investor's Investment 40000

■ Total 50000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Borka,Three Pices,Frog etc.	520	15,600	187,200	196,560	206,388
	0	0	0	0	0
Total Sales (A)	520	15,600	187,200	196,560	206,388
Less. Variable Expense					
Borka,Three Pices,Frog etc.	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560	206,388
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		110	1,320	1,386	1,455
Transportation		550	6,600	6,930	7,277
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		110	1,320	1,386	1,455
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		105	1,260	1,323	1,389
Non Cash Item					
Depreciation		833	10,000	10,000	10,000
Total Fixed Cost		5,708	68,500	69,025	69,576
Net Profit (E) [C-D]		9,892	118,700	127,535	136,812
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	118,700	127,535	136,812
1.3	Depreciation (Non cash item)	10,000	10,000	10,000
1.4	Opening Balance of Cash Surplus		112,700	234,235
	Total Cash Inflow	168,700	250,235	381,047
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	112,700	234,235	365,047

SWOT ANALYSIS

STRENGTH

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

Pictures







FAMILY PICTURE