Proposed NU Business Name: Ladies Corner



Project identification and prepared by: MD. Shahidul Islam, Elasin Unit, Dhaka

Project verified by: MD Mizanur rahma Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	TASLIMA AKTER		
Age	:	07-10-1981(34 Years 4 Months)		
Education, till to date	:	Class Eight		
Marital status	••	Married		
Children	:	NIL		
No. of siblings:	:	1 Brother 5 Sisters		
Address	:	Vill: Nagorpue, P.O: Nagorpur, P.S: Nagorpur, Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father BURU BEGUM LATE BELLAL KHAN Branch: Salimabad, Centre # 63(Female), Member ID: 9165, Group No: 04 Member since: 11-10-09 (6 Years) First loan: 10,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 25,000 Outstanding loan: BDT12,900 Brother No No 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	:	16 years experience in running business.
Training Info	:	He has 1 year training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718245886
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BURU BEGUM joined Grameen Bank since 6 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info				
Business Name	:	Ladies Corner		
Location	:	Taharbazar, Nagorpur sadar, Tangail		
Total Investment in BDT	:	BDT 5,50,000		
Financing	:	Self BDT 4,00,000(from existing business) 73% Required Investment BDT 1,50,000(as equity) 27%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	30 ft x 10 ft= 300 square ft		
Security of the shop	:	BDT 1,10,000		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like 3 piece, Shirt, Panjabi, Garments cloth, Cosmetics etc. Average 15% gain on sales. The business is operating by entrepreneur. Existing 2 employee. The shop is rented. Collects goods from Tangail, Dhaka. Agreed grace period is 3 months. 		

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
3 piece, Shirt, Panjabi, Garments cloth, Cosmetics etc.	8000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less Variable Expense			
3 piece, Shirt, Panjabi, Garments cloth, Cosmetics etc.	6800	204000	2448000
Total variable Expense (B)	6,800	204000	2448000
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		2000	24000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		12000	144000
Entertainment		300	3600
Generator		300	3600
Mobile bill		500	6000
Total fixed cost (D)		26,100	313200
Net Profit (E)= [C-D]		9,900	118800

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Sharee (100 piecex800)	80,000	80,000	160000		
Three piece 120x1000	120,000	50,000	170000		
Garments cloth(200x500)	100,000		100000		
Long cloth	10,000	20,000	30000		
Shirt (100 Piecex400)	40,000		40000		
Panjabi(30 Piecex200)	6,000		6000		
Genji (50 Piecex200)	10,000		10000		
Cosmetics	34,000		34000		
	400,000	150,000	5,50,000		

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
3 piece, Shirt, Panjabi, Garments cloth, Cosmetics etc.	10000	300000	3600000	3780000	3969000
Total Sales (A)	10000	300000	3600000	3780000	3969000
Less Variable Expense					
3 piece, Shirt, Panjabi, Garments cloth, Cosmetics etc.	8500	255000	3060000	3213000	3373650
Total variable Expense (B)	8,500	255000	3060000	3213000	3373650
Contribution Margin (CM) [C=(A-B)	1,500	45000	540000	567000	595350
Less Variable Expense					
Rent		4,300	51,600	52,200	53000
Electricity bill		2000	24000	24300	24600
Transportation		2,000	24000	24,300	24600
Salary (Self)		5000	60000	60000	60000
Salary(Staff)		12000	144000	144000	144000
Entertainment		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobile bill		600	7200	7200	7200
Total fixed cost (D)		26,200	314400	315,600	320600
Net Profit (E)= [C-D]		18800	225600	251,400	274750
Investment Payback			60,000	60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	225,600	251,400	274750
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		165,600	357000
	Total Cash Inflow	375600	417000	631750
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	
3	Net Cash Surplus	165,600	357000	571750

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:2

Experience & Skill: 16 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





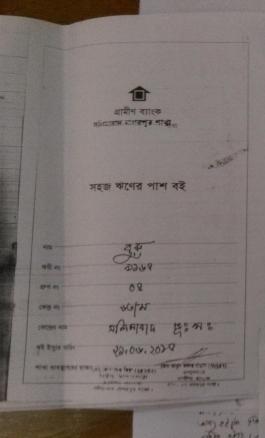




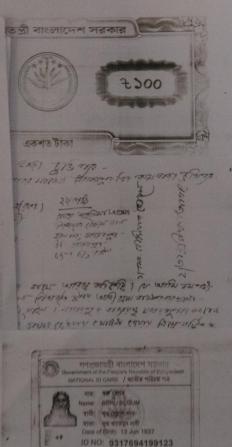






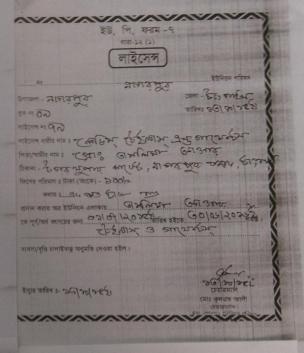


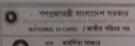
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Name: TASLIMA AKTER पाणी: त्यात श्रामान विश्वा মাতা: বৃক্ত দেশন Date of Birth: 07 Oct 1981 ID NO: 9317673154254

לביות מות/חות חורפיןת, חורפיןת, שופיעני אורים יות . אויבי אוינסיןע סיפונים

Chiloline L.

FAMILY PICTURE

