### **Proposed NU Business Name: LIMON TAILORS (Special)**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta						
Name	:	MST. SALMA AKTHER				
Age	:	03-06-1988 (29Y <i>ears</i> )				
Education, till to date	:	Class Five				
Marital status	:	Married				
Children	:	02 Sons				
No. of siblings:	:	01 Brother 02 Sisters				
Address	:	Vill: Ronjoni para, Boruya P.O Boruya P.S: Khilkhet, Dist: Dhaka				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Husband name (iv) GB member's info		Mother Father  LATE MORSHEDA AKHTER  MD MASUD RANA  Branch: Dakshinkhan, Centre # 16 (Female),  Member ID: 1378, Group No: 03  Member since: 01-03-2000 to 2008 (08 Years)  First loan: BDT 5,000 /-				
Further Information:		Outstanding loan: Nil No				
(v) Who pays GB loan installment (vi) Mobile lady	:	No				
(vii) Grameen Education Loan (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	:	05 years of business experience.
Own Business and	:	05 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	None
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01738-941518
Family's Contact No.	:	01912-584987
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

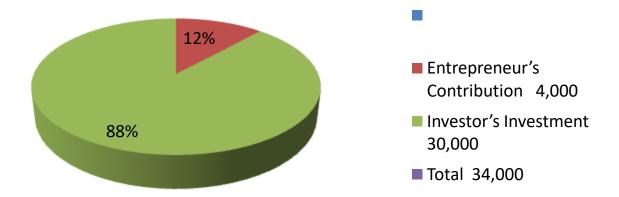
**MORSHEDA AKHTER** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	LIMON TAILORS			
Location	:	Borua ,Khilkhet,Dhaka			
Total Investment in BDT	:	BDT 34,000/-			
Financing	:	Self BDT 4,000/- (from existing business) 12%			
		Required Investment BDT 30,000/- (as equity) 88%			
Present salary/drawings from business (estimates)	:	BDT 4,000			
Proposed Salary	:	BDT 4,000			
Size of shop	:	12 ft x 10 ft= 120 square ft			
Security of the shop	:	Nill			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Cloth and Sewing etc.</li> <li>Average 30% gain on sales.</li> <li>The business is operating by entrepreneur.</li> <li>The shop Own House.</li> <li>Collects goods from Dakshinkhan, Tangi, Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul>			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
	0	0	0			
Sweing	250	7,500	90,000			
Total Sales (A)	250	7,500	90,000			
Less. Variable Expense						
0	0	0	0			
Total variable Expense (B)	0	0	0			
Contribution Margin (CM) [C=(A-B)	250	7,500	90,000			
Less. Fixed Expense						
Rent		0	0			
Electricity Bill		150	1,800			
Transportation		100	1,200			
Mobile Bill		500	6,000			
Total fixed Cost (D)		4,750	57,000			
Net Profit (E) [C-D)		2,750	33,000			

Investment Breakdown								
Particulars		Existing	g	<b>Particulars</b>		Proposed	Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
			0	Than Cloth			2,000	2,000
			0	Three Pice	20	750	15,000	15,000
			0	<b>Baby Set</b>	15	450	6,750	6,750
			0	Orna	20	150	3,000	3,000
Machine			4000				0	4,000
<b>Secuirity Advanced</b>							0	0
Others			0	Others			3,250	3,250
Total			4,000				30,000	34,000

### **Source of Finance**



Financial Projection (BDT)							
Particular	Daily	Monthly	Year -1	Year-2	Year-3		
Revenue(Sales)							
Than Cloth,Three pice etc	8000	240000	2880000	3024000	3175200		
Sweing	300	9,000	108,000	113,400	119,070		
Total Sales(A)	8300	249000	2988000	3137400	3294270		
Less Variable Expense (B)							
Than Cloth,Thr0ee pice et	cc <b>6800</b>	204000	2448000	2570400	2698920		
Total Variable Expense	6800	204000	2448000	2570400	2698920		
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000	567000	595350		
Less Fixed Expense							
			0	0	C		
Rent		0	0	0	C		
Electricity Bill		157.5	1890	1984.5	2083.725		
Transportation		110	1320	1320	1320		
Mobile Bill		600	7200	7200	7200		
Salary (self)		4,000	48000	48000	48000		
Non Cash Item			0	0	C		
Depreciation		67	804	804	804		
			0	0	C		
Total Fixed Cost (D)		4934.5	58410	58504.5	58603.725		
Net Profit (E)= [C-D]		40065.5	480786	504825.3	530067		
Investment Pay Back			12,000	12,000	12,000		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	106,390	114,150	122,297
1.3	Depreciation (Non cash item)	800	800	800
1.4	Opening Balance of Cash Surplus		91,190	190,140
	Total Cash Inflow	147,190	206,140	313,236
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	56,000	12,000	12,000
3	Net Cash Surplus	91,190	190,140	297,236

### 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

## **O**PPORTUNITIES

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

### THREATS

Theft

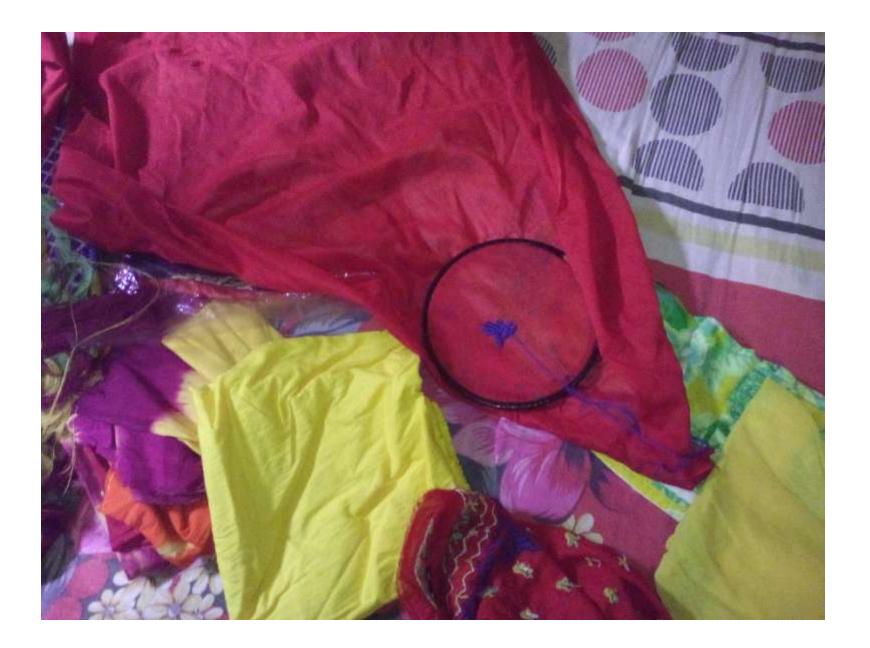
Fire

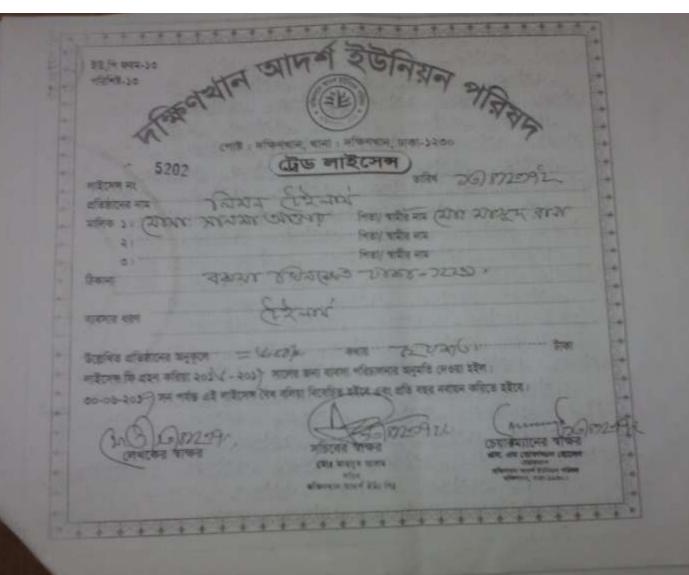
Political unrest

# Pictures











ধার্বায়ন প্র

SIEN 1 42-04-2015

আমি তাঁত ভবিষ্যাত া ধনের উল্লেখ্যত সংকল ও মঙ্গল কমেন কর্মাছ।

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## **FAMILY PICTURE**

