

Proposed NU Business Name: **FATEYMA TALIR**



Project identification and prepared by: Aman ulla
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|-------------------------|---|---|
| Name | : | ABDUL MOTIN |
| Age | : | 12-02-1987(30 Years) |
| Education, till to date | : | Class Seven |
| Marital status | : | Married |
| Children | : | 01 Daughter |
| No. of siblings: | : | 02 Brothers,01 Sister |
| Address | : | Vill: Hassan gonipur, P.O:Boyragir har P.S: Dagobhuyain, Dist: Feni |

| | | |
|--|---|---|
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | FORIDA BEGUM |
| (iii) Father's name | : | ABUL BASAR |
| (iv) GB member's info | : | Branch:Dagunvuiyan. Centre # 27(Female), Member ID: 1534, Group No: 02 Member since: 2001 to 2006 till (05Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: BDT: 10,000, Outstanding loan: Nill |
| (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 |

| | | |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info | : | 12years experience in running business. 10 years is won business. He has 02 years training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01827606641 |
| Family's Contact No. | : | 01825222610 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni |

FORIDA BEGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

Proposed Nobin Udyokta Business Info

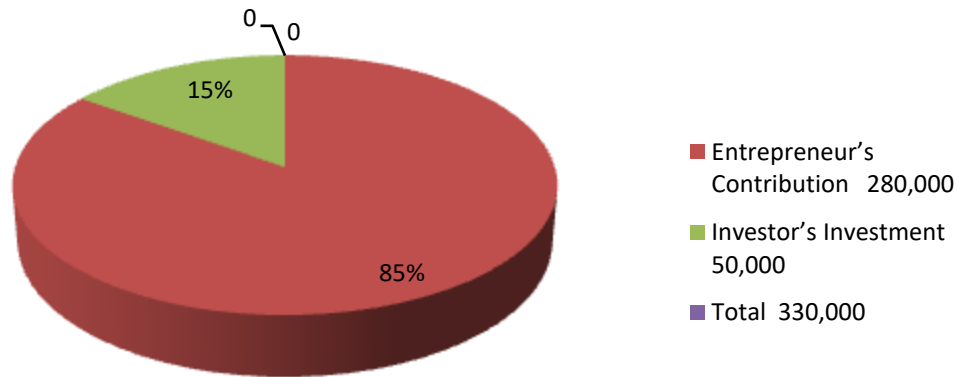
| | | |
|---|---|---|
| Business Name | : | FATEYMA TALIR |
| Location | : | Gojaria road,azed market, Dagonbhuyain, Feni. |
| Total Investment in BDT | : | BDT 3,30000/- |
| Financing | : | Self BDT 280000/-(from existing business) 85% Required Investment BDT 50000/-(as equity) 15% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments items etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 04 employees.▪one will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue (sales) | | | |
| Garments items | 8000 | 240000 | 2880000 |
| Total sales (A) | 8000 | 240000 | 2880000 |
| Less Variable Exp. | | | |
| Garments items | 6400 | 192000 | 2304000 |
| Total Variable exp. (B) | 6400 | 192000 | 2304000 |
| Contribution Margin CM [C= (A-B)] | 1600 | 48000 | 576000 |
| less fixed exp. | | | |
| Rent | | 1500 | 18000 |
| Electricity bill | | 1500 | 18000 |
| Transportation | | 2000 | 24000 |
| Salary (self) | | 5000 | 60000 |
| Salary(staff) | | 20000 | 240000 |
| Entertainment | | 200 | 2400 |
| Gird | | 100 | 1200 |
| Generator | | 150 | 1800 |
| Mobile bill | | 500 | 6000 |
| total fixed cost (D) | | 30950 | 371400 |
| Nit profit | | 17050 | 204600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------------|----------|------------|---------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Sairt | 200 | 400 | 80000 | 25 | 400 | 10000 | 90000 |
| Pant | 100 | 500 | 50000 | 50 | 500 | 25000 | 75000 |
| Set Cloths | 700 | 60 | 42000 | 0 | 0 | 0 | 42000 |
| Colour set Cloths | 10 | 2000 | 20000 | 0 | 0 | 0 | 20000 |
| Borka Cloths | 40 | 600 | 24000 | 0 | 0 | 0 | 24000 |
| Others | | | 24000 | | | 15000 | 39000 |
| Security | 0 | 0 | 40000 | 0 | 0 | 0 | 40000 |
| Total | 0 | 0 | 280000 | 0 | 0 | 50000 | 330000 |



Financial Projection

| Particular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------|--------------|--------------|--------------|
| Revenue (sales) | | | | | |
| Garments items | 11900 | 357000 | 4284000 | 4498200 | 4723110 |
| Total Sales (A) | 11900 | 357000 | 4284000 | 4498200 | 4723110 |
| less variable Expenses | | | | | |
| Garments items | 9520 | 285600 | 3427200 | 3598560 | 3778488 |
| Total variable Expenses (B) | 9520 | 285600 | 3427200 | 3598560 | 3778488 |
| Contribution Margin (CM)= (A-B) | 2380 | 71400 | 856800 | 899640 | 944622 |
| Less Fixed Expenses | | | | | |
| Rent | | 1500 | 18000 | 18000 | 18000 |
| Electricity bill | | 2000 | 24000 | 24200 | 24400 |
| Transportation | | 2200 | 26400 | 26600 | 26800 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(staff) | | 25000 | 300000 | 300000 | 300000 |
| Entertainment | | 250 | 3000 | 3000 | 3000 |
| Gird | | 150 | 1800 | 1800 | 1800 |
| Generator | | 200 | 2400 | 2400 | 2400 |
| Mobile bill | | 1000 | 12000 | 12200 | 12400 |
| Total Fixed Cost | | 37300 | 447600 | 448200 | 448800 |
| Net Profit (E) (C-D) | | 34100 | 409200 | 451440 | 495822 |
| Investment Payback | | | 20000 | 20000 | 20000 |

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

| SR# | <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 | 50,000 | | |
| 1.2 | Net Profit | 409200 | 451440 | 495822 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 389,200 | 820,640 |
| | Total Cash Inflow | 459,200 | 840,640 | 1,316,462 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 389,200 | 820,640 | 1,296,462 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :12 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

















ফাতেমা টেলি

লিঙ্ক আজাদ মার্কেট, গজারিয়া রোড দাগনডুগা, ফেনী। ০৯৮

FAMILY PICTURE

