

## Proposed NU Business Name: **TANIA TAILORS**



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Project verified by: Md. Siddikur Rahman



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

Name	:	<b>MST. TANIA AKTER</b>
Age	:	15/06/1998 (19 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	3 Sisters 1 Brother
Address	:	Vill: Hailjor, P.O: Bhulesshor -1743, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>MD. IBRAHIM MOROL</b>
(iv) GB member's info	:	Branch: Goshinga, Centre # 51 (Female), Member ID: 5143, Group No: 04 Member since: 15/03/1989 to 2017 (28 Years) First Loan: BDT 15,000/-, Existing Loan: 88,000/-, Outstanding Loan: 38,539/-
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 and Training Info	:	03 years experience in running business. She has 03 years training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-894409
Husband's Contact No.	:	01729-985451
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURJAHAN BEGUM** joined Grameen Bank since 03 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TANIA TAILORS</b>
Location	:	Hailjor, moddho para,
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 40,000 (from existing business) 36% Required Investment BDT 70,000 (as equity) 64%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like: Baby cloths, Saree, Lungi, Under vest, Three piece, Hizab, Panjabi , Cloths etc.</li> <li>▪Average 25 % gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪She is doing her business in own place.</li> <li>▪Collects goods from Baburhat, Narsinghdi.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

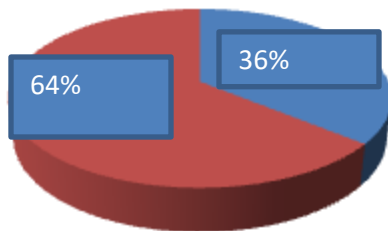
## Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Baby cloths, Saree, Lungi, Under vest, Three piece, Hizab, Panjabi , Cloths etc.	1500	45,000	5,40,000
<b>Total Sales (A)</b>	<b>1500</b>	<b>45,000</b>	<b>5,40,000</b>
<b>Less. Variable Expense</b>			
Baby cloths, Saree, Lungi, Under vest, Three piece, Hizab, Panjabi , Cloths etc.	1125	33,750	4,05,000
<b>Total variable Expense (B)</b>	<b>1125</b>	<b>33,750</b>	<b>4,05,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>1,35,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		150	1,800
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,150</b>	<b>61,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,100</b>	<b>73,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Baby cloths	25 Set	40	1,000				1,000
Saree	05 p	500	2,500				2,500
Lungi	04 p	350	1,400				1,400
Under vest	25 p	40	1,000				1,000
Three piece	08 p	500	4,000				4,000
Panjabi	12 p	500	6,000				6,000
Hizab	06 p	200	1,200				1,200
Than Cloth	04 Than	1200	4,800	30 Than	1,200	36,000	40,800
Goz Cloth	200 Goz	50	10,000	400 Goz	50	20,000	30,000
Thread	-	-	-	-	-	4,000	4,000
Other Items	-	-	8,100		--	10,000	10,000
<b>Total</b>			<b>40,000</b>			<b>70,000</b>	<b>110,000</b>

## Source of Finance



- Entrepreneur's Contribution-40,000
- Investor's Investment- 70,000
- Total Investment- 110,000

## Financial Projection (BDT)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3 <sup>rd</sup> year (+5%)
<b>Revenue (sales)</b>					
Baby cloths, Saree, Lungi, Under vest, Three piece, Hizab, Panjabi , Cloths etc.	2000	60,000	7,20000	7,56,000	7,93,800
<b>Total Sales (A)</b>	<b>2000</b>	<b>60,000</b>	<b>7,20000</b>	<b>7,56,000</b>	<b>7,93,800</b>
<b>Less. Variable Expense</b>					
Baby cloths, Saree, Lungi, Under vest, Three piece, Hizab, Panjabi , Cloths etc.	1500	45,000	5,40,000	5,67,000	5,95,350
<b>Total variable Expense (B)</b>	<b>1500</b>	<b>45,000</b>	<b>5,40,000</b>	<b>5,67,000</b>	<b>5,95,350</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>	<b>1,89,000</b>	<b>1,98,450</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		200	2,400	2,400	2,400
Transportation		700	8,400	9,000	10,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		150	1,800	1,900	2,000
Mobile Bill		350	4,200	4,400	4,500
<b>Total fixed Cost (D)</b>		<b>5,400</b>	<b>64,800</b>	<b>65,700</b>	<b>66,900</b>
<b>Net Profit (E) [C-D)</b>		<b>9,600</b>	<b>1,15,200</b>	<b>1,23,300</b>	<b>1,31,550</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	<b>1,15,200</b>	<b>1,23,300</b>	<b>1,31,550</b>
1.4	Opening Balance of Cash Surplus		87,200	1,82,500
	<b>Total Cash Inflow</b>	<b>1,85,200</b>	<b>2,10,500</b>	<b>3,14,050</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,200</b>	<b>1,82,500</b>	<b>2,86,050</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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



















