

Proposed NU Business Name: **AMENA TAILORS & FABRICS**



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Amena Akter
Age	:	10-12-1900 (28 Years)
Education, till to date	:	Hsc
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brothers 04 Sisters
Address	:	Vill:Kanchkura ,P.O: Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Josna Begum
(iii) Father's name	:	Md Sadek Miah
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 60 (Female), Member ID: 5783/1 , Group No: 06 Member since: 03-04-1998 (20 Years) First loan: BDT = 3,000 /- Last Loan=30,000/- Outstanding loan:= 13,400/-
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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01781-873519
Family's Contact No.	:	01933-340834
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Josna Begum joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Amena Tailors & Fabrics
Location	:	Kanchkura, Uttorkhan, Dhaka
Total Investment in BDT	:	BDT 45,500/-
Financing	:	Self BDT 5,500/- (from existing business) 12% Required Investment BDT 40,000/- (as equity) 88%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three Piece, Than Cloth, Orna etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Owner .▪Collects goods from Islampur, Tongi.▪Agreed grace period is 3 months.

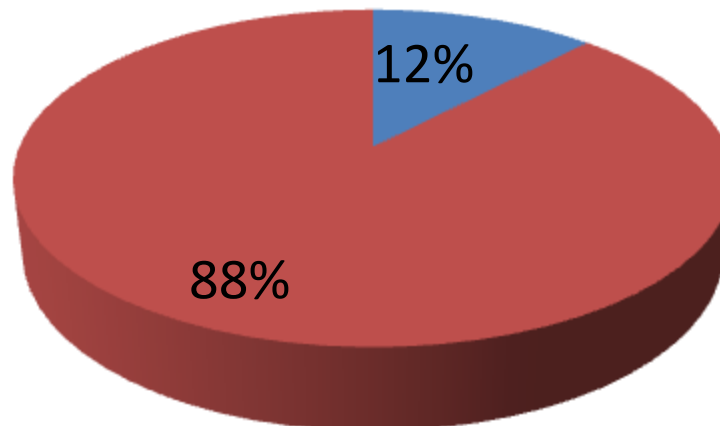
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
Sewing	300	9,000	108,000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
0	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		100	1,200
Transportation		200	2,400
Mobile Bill		300	3,600
Entertainment		100	1,200
Salary (sttaf)		0	0
Salary (self)		4,000	48,000
Total fixed Cost (D)		4,700	56,400
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
				Three Piece	20	700	14000	14,000
				Than Cloth	30	65	1950	1,950
				Orna	40	90	3600	3,600
				Sewing Machin	1	18000	18000	18,000
					0	0	0	0
					0	0	0	0
					0	0	0	0
					0	0	0	0
					0	0	0	0
Machenaries	1	5000	5000				0	5,000
Others			500	Others			2,450	2,950
Total			5,500				40,000	45,500

Source of Finance

■ Entrepreneur's contibution 5500
 ■ Investor's Investment 40000
 ■ Total 45500



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cloth	1,000	30,000	360,000	378,000	396,900
Sewing	350	10,500	126,000	132,300	138,915
Total Sales (A)	1,350	40,500	486,000	510,300	535,815
Less. Variable Expense					
	800	24,000	288,000	302,400	317,520
Total variable Expense (B)	800	24,000	288,000	302,400	317,520
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000	207,900	218,295
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		105	1,260	1,323	1,389
Transportation		200	2,400	2,400	2,400
Mobile Bill		315	3,780	3,969	4,167
Entertainment		100	1,200	1,200	1,200
Salary (sttaf)		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		4,720	56,640	56,892	57,157
Net Profit (E) [C-D]		11,780	141,360	151,008	161,138
Investment Payback			16,000	16,000	16,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	141,360	151,008	161,138
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		125,360	260,368
	Total Cash Inflow	181,360	276,368	421,506
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	125,360	260,368	405,506

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

