

Proposed NU Business Name: **AMINA TAILORS AND BASTRABITAN**



Project identification and prepared by: Md. Anwar Ali,
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Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. AMINA KHATUN
Age	:	10-12-1995 (22 Years)
Education, till to date	:	Class-Nine
Marital status	:	Divorced
Children	:	01 Daughter
No. of siblings:	:	02 Brothers, 01 Daughter
Address	:	Vill: Ausanna ,P.O :Ausanna, P.S:Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.RASHIDA BEGUM
(iii) Father's name	:	MD. ANISUR RAHAMAN
(iv) GB member's info	:	Branch: Moterbazar, Centre # 28 (Male), Member ID: 4037, Group No: 01 Member since: 10-11-2011 (06Years) First loan: 5000 taka. Existing loan: 19,913 taka Outstanding loan: 17,262taka
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. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-568162
Mother's Contact No.	:	01734-901327
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RASHIDA BEGUM joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

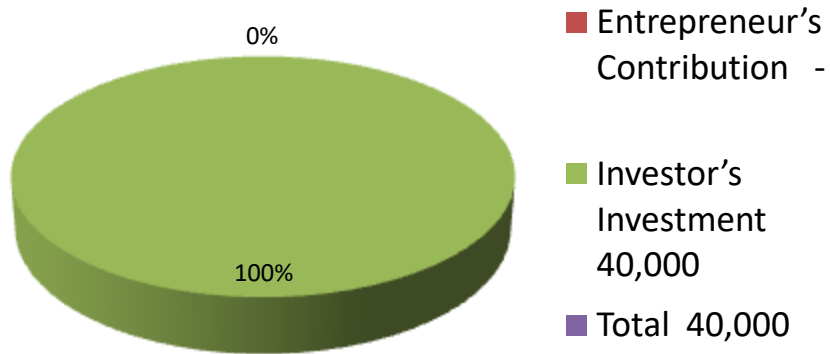
Business Name	:	AMINA TAILORS AND BASTRABITAN
Location	:	Ausanna Moterbazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :40,000/-
Financing	:	Self BDT 000 (from existing business) 0% Required Investment BDT 40,000(as equity) 100%
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 3,000
Size of shop	:	15ft x 10ft= 150square ft
Security of the shop	:	NO
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; , women dress etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
than kapar,others	1000	30000	360000
	0	0	0
Total Sales(A)	1000	30000	360000
Less Variable Expense (B)			0
than kapar,others	800	24000	288000
Total Variable Expense	800	24000	288000
Contributon Margin (CM) [C=(A-B)]	200	6000	72000
Less Fixed Expense			
Rent		0	0
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		3000	36000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		3800	45600
Net Profit (E)= [C-D]		2200	26400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
than kapar purchase		0	0			40,000	40,000
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	0	0	0	0	0	40,000	40,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
than kapar,others	2000	60000	720000	756000
0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000
Less Variable Expense (B)				
than kapar,others	1600	48000	576000	604800
Total Variable Expense	1600	48000	576000	604800
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	151200
Less Fixed Expense				
Rent		0	0	0
Electric Bill		200	2400	2700
Transportaion		300	3600	3780
Salary (Self)		3000	36000	36000
Salary (Staff)		0	0	0
Entertainment		0	0	0
Gard		0	0	0
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		3800	45600	46180
Net Profit (E)= [C-D]		8200	98400	103320
Investment Pay Back			24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	98,400	103320
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		74400
	Total Cash Inflow	138,400	177,720
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)	24000	24000
	Total Cash Outflow	64,000	24,000
3	Net Cash Surplus	74,400	153,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :03Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; AusannaMoterbazar,
modhupur,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



FAMILY PICTURE

