

## Proposed NU Business Name: **Helena Tailor's**



Project identification and prepared by: Md Serazul Islam,  
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Mst.Halana Begum</b>
Age	:	04-02-1982 ( 36 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	01 Brothers 03 Sisters
Address	:	Vill: Hasajani ,P.O: Zahidgonj ,P.S: Ghatail, Dist: Tangail.

#### Parent's and GB related Info

(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst. Sofura
(iii) Father's name	:	Hasan Ali
(iv) GB member's info	:	Branch: Brahmonshason,Ghatail, Centre # 01 (Male), Member ID: 1222 , Group No: 01 Member since: 10-04-1981( 36Years) First loan: BDT = 3000 Last Loan = 20000
<b>Further Information:</b>	:	Outstanding loan:=6000
(v) Who pays GB loan installment	:	Father In Low
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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	:	0 years of business experience.
Own Business and Training Info	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Husband Expatriate
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-806121
Family's Contact No.	:	01709-742204
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Kholil** joined Grameen Bank since 36 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	:	<b>Helena Tailor's</b>
Location	:	Hasajani, Jahidgonj, Ghatail, Tangail.
Total Investment in BDT	:	BDT 39,000/-
Financing	:	Self BDT 9,000/- (from existing business) 23 % Required Investment BDT 30,000/- (as equity) 77 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 25 ft= 250 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Kapor, Peticoad, etc.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li> <li>▪The Entrepreneur Is Owner Of The Shop.</li> <li>▪Collects goods from Korotiya.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Kapor,Peticoad,etc.	2,000	60,000	720,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Kapor,Peticoad,etc.	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		4000	48,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,100</b>	<b>61,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,900</b>	<b>82,800</b>

## Investment Breakdown

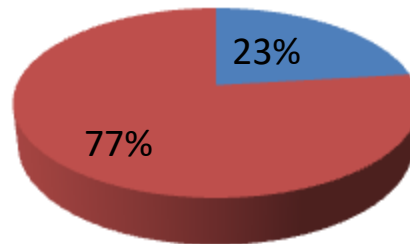
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Kapor	1	3000	3000	Kapor	1	30000	30,000	33,000
Machinaries	1	6000	6000				0	6,000
<b>Total</b>			<b>9,000</b>				<b>30,000</b>	<b>39,000</b>

## Source of Finance

■ Entrepreneur's contribution 9000

■ Investor's Investment 30000

■ Total 39000



## Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Kapor,Peticoad,etc.	2,500	75,000	900,000	945,000	992,250
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Less. Variable Expense</b>					
Kapor,Peticoad,etc.	2,000	60,000	720,000	756,000	793,800
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		220	2,640	2,772	2,911
Transportation		550	6,600	6,930	7,277
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		210	2,520	2,646	2,778
<b>Non Cash Item</b>					
Depreciation		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>5,300</b>	<b>63,600</b>	<b>64,320</b>	<b>65,076</b>
<b>Net Profit (E) [C-D)</b>		<b>9,700</b>	<b>116,400</b>	<b>124,680</b>	<b>133,374</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	116,400	124,680	133,374
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus		105,600	219,480
	<b>Total Cash Inflow</b>	<b>147,600</b>	<b>231,480</b>	<b>354,054</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>105,600</b>	<b>219,480</b>	<b>342,054</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business : 05 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





















# FAMILY PICTURE