

## Proposed NU Business Name: **NIPA TAILORING**



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Bashon Unit, Gazipur  
Project verified by: MD. Rofiqul Islam



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

Name	:	<b>SHAMIMA AKTER</b>
Age	:	06-10-1998 (18 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Chandona P.O: Chandona P.S: Joydebpur 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>SHAHINA AKTER</b>
(iii) Father's name	:	<b>LATE- AFIZ UDDIN</b>
(iv) GB member's info	:	Branch: Bashon, Centre # 98 (Female), Member ID: 6965, Group No: 03 Member since: 03-04-1995 ( 21 Years) First loan: BDT 4000/-
Further Information:		Outstanding loan: 1,85,000
(v) Who pays GB loan installment	:	Mother
(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	:	3 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.	:	01991684496
Family's Contact No.	:	01838106104
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAHINA AKTER** joined Grameen Bank since 21 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in buying Cow.

## Proposed Nobin Udyokta Business Info

Business Name	:	NIPA TAILORING
Location	:	Chandona, Gazipur
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/- (from existing business) 38% Required Investment BDT 50,000/- (as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Three pice,Orna,Print kapor,Gos kapor etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the shop.</li> <li>▪Collects goods from Joydebpur Bazaar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

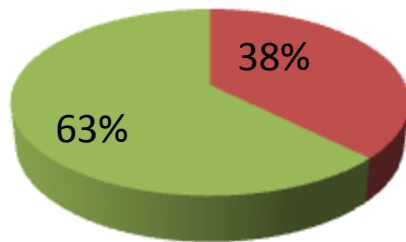
## Existing Business (BDT) D

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Three pice,Orna,Print kapor,Gos kapor etc.	12,000	36,000	4,32,000
Sewing Servicing (300*60/100)=180	180	5,400	64,800
<b>Total Sales (A)</b>	<b>1,380</b>	<b>41,400</b>	<b>4,96,800</b>
<b>Less. Variable Expense</b>			
Three pice,Orna,Print kapor,Gos kapor etc.	1,020	30,600	3,67,200
<b>Total variable Expense (B)</b>	<b>1,020</b>	<b>30,600</b>	<b>3,67,200</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>360</b>	<b>10,800</b>	<b>1,29,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		3000	36,000
Transportation		300	3,600
Entertainment		200	2,400
Guard			
<b>Total fixed Cost (D)</b>		<b>4,100</b>	<b>49,200</b>
<b>Net Profit (E) [C-D)</b>		<b>6,700</b>	<b>80,400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three pice	10,000	20,000	30,000
Orna,Print kapor,Gos kapor etc	9,000	18,000	27,000
Print kapor,Gos kapor etc	11,000	12,000	23,000
Total	30,000	50,000	80000

## Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Three pice,Orna,Print kapor,Gos kapor etc.	1,500	45,000	5,40,000	5,67,000
Sewing Servicing (500*60/100)=300	300	9,000	1,08,000	1,13,400
<b>Total Sales (A)</b>	1,800	54,000	6,48,000	6,80,400
<b>Less. Variable Expense</b>				
Three pice,Orna,Print kapor,Gos kapor etc.	1,275	38,250	4,59,000	4,81,950
<b>Total variable Expense (B)</b>	1,275	38,250	4,59,000	4,81,950
<b>Contribution Margin (CM) [C=(A-B)]</b>	525	15,750	1,89,000	1,98,450
<b>Less. Fixed Expense</b>				
Electricity Bill		300	3,600	3,800
Mobile Bill		300	3,600	3,800
Salary (self)		4,000	48,000	48,000
Transportation		5,00	6,000	6,500
Entertainment		200	2,400	2,500
<b>Non Cash Item</b>				
<b>Net Profit (E) [C-D]</b>		10,450	1,25,400	1,33,850
<b>Investment Payback</b>			30,000	30,000



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,25,400	1,33,850
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		95,400
	<b>Total Cash Inflow</b>	<b>1,75,400</b>	<b>2,29,250</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>95,400</b>	<b>1,99,250</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 3 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

