

Proposed NU Business Name: **TASIB GARMENTS.**



Project identification and prepared by: MD. Sohel Mia, Rajshahi
Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ARIFUL ISLAM.
Age	:	12/04/1989(28 Years)
Education, till to date	:	Honours 1 st years.
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister.
Address	:	Vill: Dangir para, P.O: hat godagari, P.S: Paba, Dist: Rajshahi
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:KOHINOR BEGUM.
(iii) Father's name	:	MD. MUKTER ALI
(iv) GB member's info	:	Branch: parila paba, Centre #92 (Female), Member ID: 2512, Group No: 03 Member since:2000 TO 2015.(15 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: NO
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	NO.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790065982
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KOHINOR BEGUM joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	TASIB GARMENTS.
Location	:	HAT GODAGARI.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 170,000/-(from existing business)81 % Required Investment BDT 40,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; pant,three pcs, bokra ,longi, Shart etc.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rent.▪Agreed grace period is 3 months.

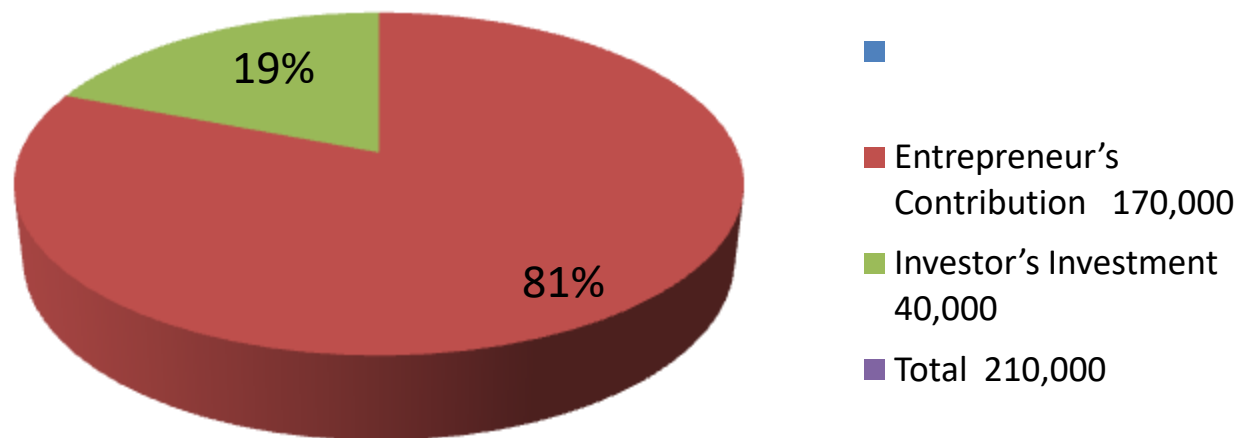
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart, longi,Yard cloth,Bokra,three pcs.etc.	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Shart, longi,Yard cloth,Bokra,three pcs.etc.	2,550	76,500	918000
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shari,longi, three pcs,bokra,yard cloth,T-Shart etc.	150000	40000	190000
Machine	20000		20000
	170000	40000	210000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Shart, longi,Yard cloth,Bokra,three pcs.etc.	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense		0	0	0	0
Shart, longi,Yard cloth,Bokra,three pcs.etc.	2975	89250	1071000	1124550	1180778
Total variable Expense (B)	2975	89250	1071000	1124550	1180778
Contribution Margin (CM) [C=(A-B)	525	15750	189000	198450	208373
Less. Fixed Expense					
Rent		600	7200	7200	7200
Electricity Bill		300	3600	3600	3600
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment		200	2400	2400	2500
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		6700	80500	80500	80600
Net Profit (E) [C-D)		9050	108500	117950	127773
Investment Payback			16,000	16,000	16,000

Cash flow projection on business plan (rec. & Pay

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	108500	88500	265600
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		92500	165000
	Total Cash Inflow	148,500	181000	430600
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	92,500	165000	414600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:Hat ramchondo pur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















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