

Proposed NU Business Name :RIDOY TAILORS



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	RANI AKTHER
Age	:	13-03-1992(25 Years)
Education, till to date	:	Class teen
Marital status	:	married
Children	:	1 son
No. of siblings:	:	1 Brother,2 Sister.
Address	:	Vill: cathory .P.O: nagourpur , P.S: nagourpur , 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.: firoza begum
(iii) Father's name	:	Late :abdul goni mia
(iv) GB member's info	:	Branch nagourpur Centre #47/m (Female), Member ID : 9762/1 , Group No:15 Member since:25/05/2006 First loan: BDT 5,000 /- Outstanding loan:37360
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	:	04years experience in running business. He has no training
Other Own/Family Sources of Income	:	agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:FIROZA BEGUM

joined Grameen 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . agriculture

Proposed Nobin Udyokta Business Info

Business Name	:	RIYAD TAILORS
Location	:	cathory nagourpur tangail
Total Investment in BDT	:	BDT46,000/-
Financing	:	Self BDT 6,000/- (from existing business 13% Required Investment BDT 40,000/- (as equity) 87%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120square ft
Security of the shop	:	0
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like : vowel print gaze shirt piece pant piece three piece , etc. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is won. ▪Collects goods from nagourpur ▪Agreed grace period is 3 months.

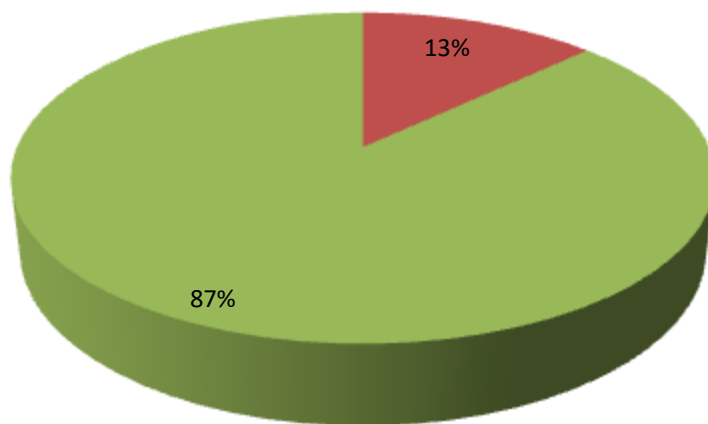
Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
vowel print gaze shirt piece pant piece three piece	1700	51000	612000
Total Sales (A)	1700	51000	612000
Less. Variable Expense			
vowel print gaze shirt piece pant piece three piece	0	40800	489600
Total variable Expense (B)	0	40800	489600
Contribution Margin (CM) [C=(A-B)]	0	10200	122400
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3600
Transportation		,500	6000
Mobile Bill		200	2400
Entertainment		500	6000
Gurd		0	0
janitor		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		6500	78000
Net Profit (E) [C-D]		3500	44400

vowel	700	20000	20700
print gaze	1200	20000	21200
shirt piece	500		500
pant piece	1600		1600
three piece	2000		2000
Total	6000	40000	46000

Source of Finance



- Entrepreneur's Contribution 6,000
- Investor's Investment 40,000
- Total 46,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
: vowel print gaze shirt piece pant piece three piece	51000	612000	642600	674730
Total Sales (A)	51000	612000	642600	674730
Less. Variable Expense				
: vowel print gaze shirt piece pant piece three piece	40800	489600	514080	539784
Total variable Expense (B)	40800	489600	514080	539784
Contribution Margin (CM) [C=(A-B)]	10200	122400	128520	134946
Less. Fixed Expense				
Rent	0	0	0	0
Electricity Bill	300	3600	3600	3600
Guard	0	0	0	0
Mobile Bill	200	2400	2500	2500
generator	0	0	0	0
Entertainment	500,	6000	6100	6100
transportation	500	6000	6100	6100
Salary (self)	5000	60,000	60,000	60,000

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

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	44400	50220	56646
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		28400	62620
	Total Cash Inflow	84400	78620	119266
2	Cash Outflow			
2.1	Purchase of Product	40000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56000	16000	16000
3	Net Cash Surplus	28400	62620	103266

SWOT ANALYSIS

STRENGTH

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









সেবারতম
রত আলী কে

মোঃ











FAMILY PICTURE

