

Proposed NU Business Name: **RIDEN TAILORS & FABRICS**



Project identification and prepared by: MD. Kazem Uddin,
Bason Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MANIR HOSSAIN
Age	:	04-01-1984 (31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Bariali, P.O: Chandona, P.S: Chandona, 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	:	MOST. HAZERA KHATUN
(iii) Father's name	:	MD. NAZIMUDDIN
(iv) GB member's info	:	Branch: Bason Gazipur, Centre # 02(Female), Member ID: 1452, Group No: 06 Member since: 30-05-1990 (25 Years) First loan: 3,000 taka.
Further Information:		Existing Loan: BDT 3,50,000, Outstanding loan: BDT 2,86,200
(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	:	13 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business, House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01936-391352
Mother's Contact No.	:	01927-941153
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HAZERA KHATUN joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	RIDEN TAILORS & FABRICS
Location	:	Station Road, Joydebpur, Gazipur.
Total Investment in BDT	:	BDT 6,00,000
Financing	:	Self BDT 4,00,000(from existing business) 67% Required Investment BDT 2,00,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 14 ft= 182 square ft
Security of the shop	:	BDT 2,50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Pant piece, Shirt piece etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing one employee. ▪After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from Islampur, Dhaka. ▪Agreed grace period is 4 months.

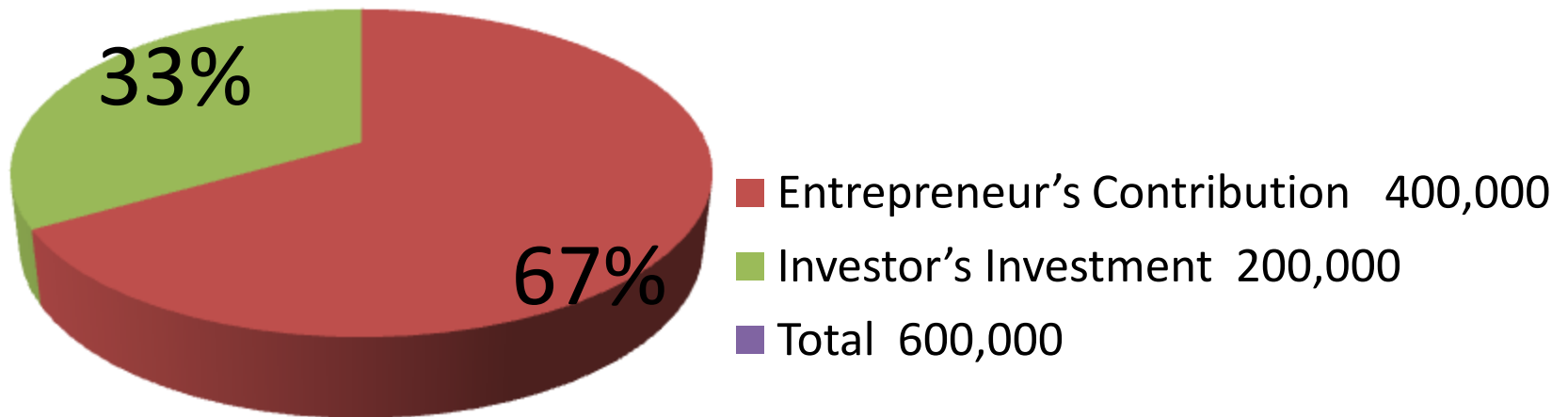
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt piece & Pant piece	5,200	156,000	1,872,000
Total Sales (A)	5,200	156,000	1,872,000
Less. Variable Expense			
Shirt piece & Pant piece	4,160	124,800	1,497,600
Total variable Expense (B)	4,160	124,800	1,497,600
Contribution Margin (CM) [C=(A-B)]	1,040	31,200	374,400
Less. Fixed Expense			
Rent		8,000	96,000
Electricity bill		2,000	24,000
Mobile Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Entertainment		500	6,000
Guard		200	2,400
Total fixed Cost (D)		21,100	253,200
Net Profit (E) [C-D]		10,100	121,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pant piece (Remond)(150 x 750)	1,05,000	50,000	1,55,000
Pant piece (Indian) (150 x 600)	90,000	-	90,000
Pant piece (Bangladeshi) (100 x 350)	35,000	50,000	85,000
Shirt piece (Orobindo) (200 x 600)	1,20,000	50,000	1,70,000
Shirt piece (100 x 500)	50,000	50,000	1,00,000
Total	4,00,000	2,00,000	6,00,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shirt piece & Pant piece	7,300	219,000	2,628,000	2,759,400	2,897,370
Total Sales (A)	7,300	219,000	2,628,000	2,759,400	2,897,370
Less. Variable Expense					
Shirt piece & Pant piece	5,840	175,200	2,102,400	2,207,520	2,317,896
Total variable Expense (B)	5,840	175,200	2,102,400	2,207,520	2,317,896
Contribution Margin (CM) [C=(A-B)]	1,460	43,800	525,600	551,880	579,474
Less. Fixed Expense					
Rent		8,000	96,000	96,000	96,000
Electricity bill		2,000	24,000	25,000	26,000
Mobile Bill		500	6,000	6,500	7,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		7,000	84,000	84,000	84,000
Entertainment		500	6,000	7,000	8,000
Guard		200	2,400	3,000	3,000
Total Fixed Cost		24,700	296,400	301,500	306,000
Net Profit (E) [C-D]		19,100	229,200	250,380	273,474
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	229,200	250,380	273,474
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		149,200	319,580
	Total Cash Inflow	429,200	399,580	593,054
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	149,200	319,580	513,054

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 13 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

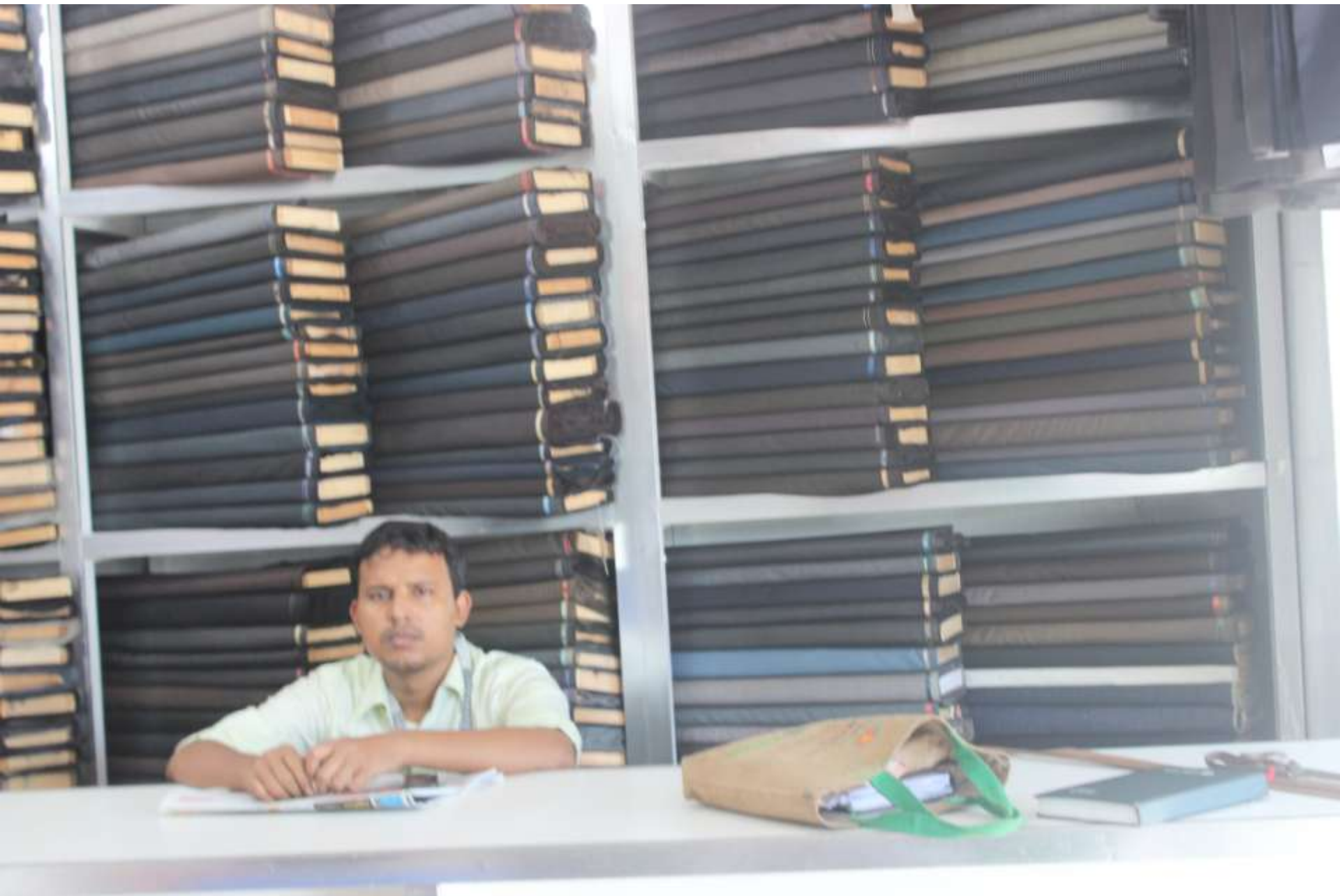
Pictures







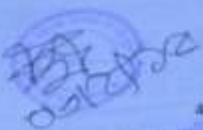












গ্রামীণ ব্যাংক
সহজ ঋণসহায়তা পাশ বই

সহজ ঋণের পাশ বই

নাম _____ হারেক

কলী নং _____ ২৪৫২

মূল নং _____ ০৬

কেন্দ্র নং _____ ২/৬

কেন্দ্রের নাম _____ কলিকাতা

বই ইস্যুর তারিখ _____ ০০/০০/০০

পাশা সনস্করণের স্বাক্ষর _____

সহজ ঋণের পাশ বই

১. সহজ ঋণের পাশ বইতে ঋণের টাকা গ্রহণকারীকে ঋণের ক্ষেত্রে যত্নসহকারে ঋণের শর্তাবলীর উপস্থিতির সাপেক্ষে গ্রহণ করা হবে।
২. পাশ বইতে ঋণের টাকা গ্রহণের ক্ষেত্রে যত্নসহকারে ঋণের শর্তাবলীর সাপেক্ষে গ্রহণ করা হবে, পাশ বই ব্যাংক জমা দেয়ার পরপরই ঋণের টাকা প্রেরণ করা হবে।

FAMILY PICTURE

