Proposed NU Business Name: TAREK COLLECTION



Project identification and prepared by: Sirajul Islam Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD SHAHED UZZAMAN	
Age	:	31-12-1989 (26 Years)	
Education, till to date	:	SSC pass	
Marital status	:	Single	
Children	:	N/A	
No. of siblings:	:	3 Brothers	
Address	:	Vill: Fulhara, P.O: Chuntia, P.S: Ghatail, Dist: Tangail	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST. SHAHANAJ BEGUM MD ANISUR RAHMAN Branch: Jamuria Ghatail, Centre # 17 (Female), Member ID: 1794/1, Group No: 04 Member since: 11-08-1993 (22 Years) First loan: BDT 5,000 /-	
Further Information:	١.	Outstanding loan: Nil Father	
(v) Who pays GB loan installment (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	:	03 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-934325
Mother's Contact No.	:	01741847378
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

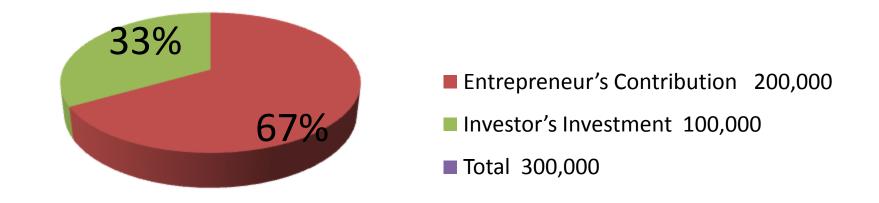
MOST. SHAHANAJ BEGUM joined Grameen Bank since 22 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info			
Business Name	:	TAREK COLLECTION	
Location	:	Ghatail, Akondo Tower, Tangail.	
Total Investment in BDT	:	BDT 3,00,000/-	
Financing	:	Self BDT 2,00,000/-(from existing business) 67%	
		Required Investment BDT 1,00,000/-(as equity) 33%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	10 ft x 12 ft= 120 square ft	
Security of the shop	:	BDT 2,00,000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, T-Shirt, Sweater, Ladies cloth, Jacket, Kids cloths etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing one employee. The shop is rented. Collects goods from Dhaka, Keranigonj. Agreed grace period is 4 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Cloths	4,000	120,000	1,440,000	
Total Sales (A)	4,000	120,000	1,440,000	
Less. Variable Expense				
Cloths	3,200	96,000	1,152,000	
Total variable Expense (B)	3,200	96,000	1,152,000	
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	
Less. Fixed Expense				
Rent		2,300	27,600	
Electricity Bill		900	10,800	
Mobile Bill		300	3,600	
Salary (self)		5,000	60,000	
Entertainment		400	4,800	
Transportation		3,000	36,000	
Salary (staff)		4,000	48,000	
Total fixed Cost (D)		15,900	190,800	
Net Profit (E) [C-D)		8,100	97,200	

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Shirt (30 x 550)	16,500	10,000	26,500	
Modeling Shirt (40 x 450)	18,000	7,000	25,000	
Jeans Pant (30 x 850)	25,500	5,000	30,500	
Gabading (50 x 650)	32,500	4,000	36,500	
Punjabi (100 x 450)	45,000	4,000	49,000	
T-Shirt (100 x 150)	15,000	6,000	21,000	
Ladies Three piece (20 x 1000)	20,000	15,000	35,000	
Kids Cloth	8,500	7,000	15,500	
Sweater	9,000	17,000	26,000	
Jacket	10,000	25,000	35,000	
Total	200,000	100,000	300,000	

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Cloths	5,800	174,000	2,088,000	2,192,400	
Total Sales (A)	5,800	174,000	2,088,000	2,192,400	
Less. Variable Expense					
Cloths	4,640	139,200	1,670,400	1,753,920	
Total variable Expense (B)	4,640	139,200	1,670,400	1,753,920	
Contribution Margin (CM) [C=(A-B)	1,160	34,800	417,600	438,480	
Less. Fixed Expense					
Rent		2,300	27,600	27,600	
Electricity Bill		900	10,800	11,500	
Mobile Bill		400	4,800	5,500	
Salary (self)		5,000	60,000	60,000	
Entertainment		400	4,800	5,500	
Transportation		4,500	54,000	56,000	
Salary (staff)		4,000	48,000	48,000	
Total Fixed Cost		17,500	210,000	214,100	
Net Profit (E) [C-D)		17,300	207,600	224,380	
Investment Payback			60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	207,600	224,380
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		147,600
	Total Cash Inflow	307,600	371,980
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including		
2.3	Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	147,600	311,980

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 03 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



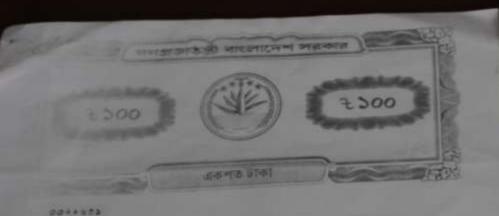












ভিন্তুবিধ সংখ্যির নাম্ব আকশ্য টাওয়ার এর নিচতলা(আউড ফ্রোর) দোকান ঘর ভাড়ার চুকিপত্র

১২ শক্ষ ঃ
আৰুদ্দ টাঙালে এব শক্ষে
আক্ষেপত ড. এল এম ইকলাল হোসেল লিঙাঃ মোঃ সেত্ৰভাৱ মালী আক্ষম আমঃ ৰাজৰে তেতি, ঘাটাইল, পোনট ও ধানা ঃ ঘাটাইল জনায় টাঙাইল।



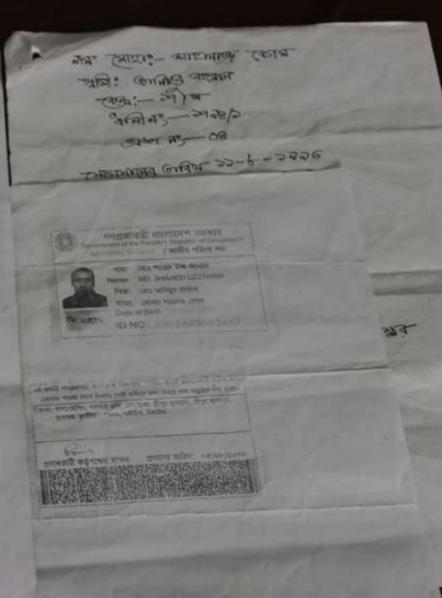
বৃষ্ঠ পক্ষঃ
স্বোহ পাহেপুক্ষামান
পিতাঃ যো, আনিছুৱ বহুমান
ব্যায়ঃ ফুলহারা, পোনতঃ ছুন©স্যা
উপতেলাঃ মাটাইল, কেলাঃ টামাইল।



আমবা উপরে উল্লেখিত শক্তবা পরশপর আলোচনা খাশেকে নিমু পর্ত সমূহে সম্মত হয়ে নিমু তপসিব বলিত ও পরিচয় বিশিষ্ট দোকান ঘর আড়ার চুক্তি পত্র লিখিয়ে সমগ্র বিষয় পাঠ করে ও অবগত হয়ে নিমু খাজীগণের উপস্থিতিতে অর চুক্তিপরে নিজ নিজ নাম খাকর করে দিলাম।

শর্ত সমূহ

১। অৱ দ্ব আড়াব হৃতি পত্ৰ মূলে ১ম পক্ষ ০১/০৪/২০১৫ ইং তারিখ মোতাবেক ২য় পক্ষ বর্বাবর ঘরটি আড়া বাদান করলেন।



FAMILY PICTURE

