

## Proposed NU Business Name: **SOAIB TAILORS & BOSTRA BITAN**



Project identification and prepared by: Md. Habil Uddin,  
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>MD. ATIKUR RAHMAN</b>
Age	:	11-6-92 (24 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	1 Brother & 1 Sisters
Address	:	Vill:Chowdhury Danga, P.O:Chowdhury Danga, P.S:Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>REBEKA BEGUM</b>
(iii) Father's name	:	<b>MD. MOZIBOR</b>
(iv) GB member's info	:	Branch: Mohobotpur Nagorpur, Centre # 31(male), Member ID: 2622/1, Group No: 04 Member since: 1988-2016 (28Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 40000, Outstanding loan: BDT 20640
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706389455
Mother's Contact No.	:	01770671279
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD. MOZIBOR** joined Grameen Bank since 28 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SOAIB TAILORS &amp; BOSTRA BITAN</b>
Location	:	Chowdhury Danga, South para, masjid road
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 30,000/-(from existing business) 30% Required Investment BDT 70,000/-(as equity) 70%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 8ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; tailoring business .</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪Collects goods from Tangail.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

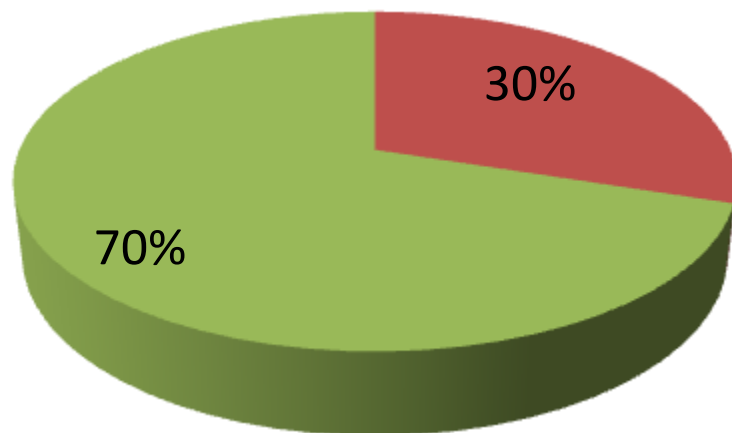
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth item	1864	55920	671040
<b>Total sales (A)</b>	1864	55920	671040
<b>Less Variable Exp.</b>			
Cloth item	1398	41940	503280
<b>Total Variable exp. (B)</b>	1398	41940	503280
<b>Contribution Margin CM [C= (A-B)]</b>	<b>466</b>	<b>13980</b>	<b>167760</b>
<b>less fixed exp.</b>			
Electricity bill		150	1800
Transportation		440	5280
Salary (self)		5000	60000
Salary (staff)		5000	60000
Entertainment		200	2400
Mobile		300	3600
<b>total fixed cost (D)</b>		11090	133080
<b>Net profit (E) [C-D]</b>		<b>2890</b>	<b>34680</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Long cloth	200	40	8,000	100	350	35,000	43,000
thread	130	40	5,200	200	40	8,000	13,200
voyel	100	40	4,000	200	40	8,000	12,000
3pcs	30	350	10,500	200	40	8,000	18,500
lilen	8	100	800			0	800
katan	10	100	1,000			0	1,000
school dress	10	50	500			0	500
lorjet			0			0	0
lungi			0	88	125	11,000	11,000
<b>Total</b>	<b>488</b>		<b>30,000</b>	<b>788</b>		<b>70,000</b>	<b>100,000</b>

## Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 70,000
- Total 100,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item	2164	64920	779040	817992	817992
<b>Total Sales (A)</b>	<b>2164</b>	<b>64920</b>	<b>779040</b>	<b>817992</b>	<b>817992</b>
less variable Expenses					
Cloth item	1623	48690	584280	613494	613494
Total variable Expenses (B)	1623	48690	584280	613494	613494
<b>Contribution Margin (CM)= (A-B)</b>	<b>541</b>	<b>16230</b>	<b>194760</b>	<b>204498</b>	<b>204498</b>
<b>Less Fixed Expenses</b>					
Electricity bill		150	1800	1800	1800
Transportation		650	7800	7800	7800
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Entertainment		250	3000	3000	3000
Mobile		350	4200	4200	4200
Total Fixed Cost		11400	136800	136800	136800
<b>Net Profit (E) (C-D)</b>		<b>4830</b>	<b>57960</b>	<b>67698</b>	<b>67698</b>
Investment Payback			<b>40000</b>	<b>40000</b>	<b>40000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	57,960	67,698	67,698
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		15,960	15,960
	<b>Total Cash Inflow</b>	127960	83658	83658
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	112,000	42000	42000
3	<b>Net Cash Surplus</b>	15,960	41658	41658

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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











काठमाडौं नगरपालिका  
नगर कार्यपालिका

क्र.सं.	नाम	व्यवस्थापक	सहायक	सहायक	सहायक
१	...	...	...	...	...
२	...	...	...	...	...
३	...	...	...	...	...
४	...	...	...	...	...
५	...	...	...	...	...
६	...	...	...	...	...
७	...	...	...	...	...
८	...	...	...	...	...
९	...	...	...	...	...
१०	...	...	...	...	...
११	...	...	...	...	...
१२	...	...	...	...	...
१३	...	...	...	...	...
१४	...	...	...	...	...
१५	...	...	...	...	...
१६	...	...	...	...	...
१७	...	...	...	...	...
१८	...	...	...	...	...
१९	...	...	...	...	...
२०	...	...	...	...	...







এই মতে গ্রামিণী শ্রমিকদের  
 আর্থিক সহায়তা প্রদান করা  
 হয়েছে। গ্রামিণী শ্রমিকদের  
 আর্থিক সহায়তা প্রদান করা  
 হয়েছে। গ্রামিণী শ্রমিকদের  
 আর্থিক সহায়তা প্রদান করা  
 হয়েছে।

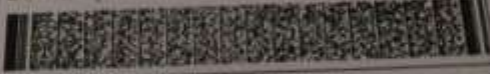
সং:   
 স্মৃতি:

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আতিকুর রহমান  
 Name: MD. ATRUR RAHMAN  
 পিতা: মোঃ মজিব  
 মাতা: রেজেনা বেগম  
 Date of Birth: 11 Jun 1992  
 ID NO: 19929317687000214

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে গেলে  
 তাৎক্ষণিকভাবে পুনরুদ্ধার করা হবে এবং নতুন করে আবেদন করা হবে।  
 ঠিকানা: বাংলাদেশ সরকার, জাতীয় পরিচয়পত্র কার্যালয়, মন্ত্রণালয়, ঢাকা-১৯০৬।  
 প্রস্তুতকারী: জাতীয় পরিচয়পত্র কার্যালয়, মন্ত্রণালয়, ঢাকা-১৯০৬।  
 প্রস্তুতকৃত তারিখ: ১৯/০৬/২০১০




গ্রামিণী ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম: আতিকুর

ফোন নং: ২৫২২/১

গ্রুপ নং: ৫৪

কেন্দ্র নং: ৩১/পু

কেন্দ্রের নাম: কেন্দ্রীয় কার্যালয়

বই ইস্যুর তারিখ: ১৯/০৬/১০

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

# FAMILY PICTURE

