

Proposed NU Business Name: BITHI TAILORS



Project identification and prepared by: Mominur Rahaman
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | Farhana Rahim |
| Age | : | 02-08-1982 (35 Years) |
| Education, till to date | : | H.S.C |
| Marital status | : | Married |
| Children | : | Null |
| No. of siblings: | : | 01 Brother 02 Sisters |
| Address | : | Vill: Dobadiya ,P.O:Uttarkhan ,P.S: Uttarkhan, Dist: Dhaka |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Mosammat Rehena Sultana |
| (iii) Father's name | : | Late Abdur Rahim |
| (iv) GB member's info | : | Branch: Uttarkhan, Centre # 24 (Female), Member ID: 2510, Group No: 01 Member since: 12-01-2000 (08 Years) First loan: BDT = 10,000 /- ,Last Loan: BDT = 20.000/- |
| Further Information: | | Outstanding loan:= Null |
| (v) Who pays GB loan installment | : | Mother |
| (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 & Skill Own Business and Training Info | : | 05 years of business experience. : 05 years experience in running business. : He has no training |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01792-668802 |
| Family's Contact No. | : | 01792-656762 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Rehana Sultana joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | BITHI TAILORS |
| Location | : | Dobadiya,Uttarkhan.Uttarkhan,Dhaka. |
| Total Investment in BDT | : | BDT 70,000/- |
| Financing | : | Self BDT 30,000/- (from existing business) 43% Required Investment BDT 40,000/- (as equity) 57% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 15 ft x 12 ft= 180 square ft |
| Security of the shop | : | Nil |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Three piece,Two piece,one piece,Ladies hand bag, etc. ▪Average 20 % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is Owner . ▪Collects goods from Jamalpur, chokbazer. ▪Agreed grace period is 3 months. |

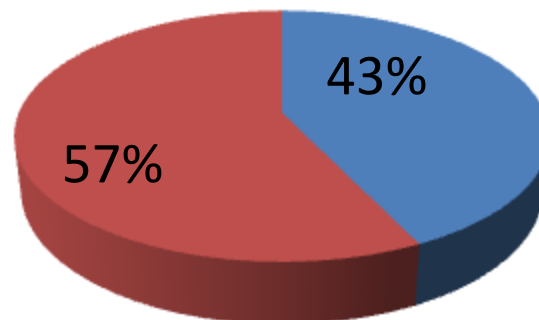
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Three pice,Sari | 1,100 | 33,000 | 396,000 |
| Swing | 180 | 5,400 | 64,800 |
| Total Sales (A) | 1,280 | 38,400 | 460,800 |
| Less. Variable Expense | | | |
| Three pice,Sari | 890 | 26,700 | 320,400 |
| Total variable Expense (B) | 890 | 26,700 | 320,400 |
| Contribution Margin (CM) [C=(A-B)] | 390 | 11,700 | 140,400 |
| Less. Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electricity Bill | | 200 | 2,400 |
| Transportation | | 500 | 6,000 |
| Mobile Bill | | 500 | 6,000 |
| Entertainment | | 300 | 3,600 |
| Salary (sttaf) | | 0 | 0 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 6,500 | 78,000 |
| Net Profit (E) [C-D] | | 5,200 | 62,400 |

| Investment Breakdown | | | | | | | | |
|----------------------|----------|-------|---------------|--------------|----------|-------|---------------|----------------|
| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
| | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | |
| Three pice | 25 | 500 | 12500 | Three pice | 25 | 500 | 12500 | 25,000 |
| Sari | 20 | 600 | 12000 | Sari | 22 | 600 | 13200 | 25,200 |
| Than kapor | 5 | 50 | 250 | Than kapor | 5 | 50 | 250 | 500 |
| | 0 | 0 | 0 | Combol | 10 | 1200 | 12000 | 12,000 |
| | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| Others | | | 5,250 | Others | | | 2,050 | 7,300 |
| Total | | | 30,000 | Total | | | 40,000 | 70,000 |

Source of Finance

■ Entrepreneur's contibution 30000
 ■ Investor's Investment 40000
 ■ Total 70000



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
|---|--------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Thiree pice,Sari | 1,300 | 39,000 | 468,000 | 491,400 | 515,970 |
| Swing | 200 | 6,000 | 72,000 | 75,600 | 79,380 |
| Total Sales (A) | 1,500 | 45,000 | 540,000 | 567,000 | 595,350 |
| Less. Variable Expense | | | | | |
| Thiree pice,Sari | 1,040 | 31,200 | 374,400 | 393,120 | 412,776 |
| Total variable Expense (B) | 1,040 | 31,200 | 374,400 | 393,120 | 412,776 |
| Contribution Margin (CM) [C=(A-B)] | 460 | 13,800 | 165,600 | 173,880 | 182,574 |
| Less. Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electricity Bill | | 210 | 2,520 | 2,646 | 2,778 |
| Transportation | | 550 | 6,600 | 6,930 | 7,277 |
| Mobile Bill | | 600 | 7,200 | 7,560 | 7,938 |
| Entertainment | | 300 | 3,600 | 3,780 | 3,969 |
| Salary (sttaf) | | 0 | 0 | 0 | 0 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Non Cash Item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total Fixed Cost | | 6,660 | 79,920 | 80,916 | 81,962 |
| Net Profit (E) [C-D] | | 7,140 | 85,680 | 92,964 | 100,612 |
| Investment Payback | | | 16,000 | 16,000 | 16,000 |

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 | 40,000 | | |
| 1.2 | Net Profit | 85,680 | 92,964 | 100,612 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 69,680 | 146,644 |
| | Total Cash Inflow | 125,680 | 162,644 | 247,256 |
| 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 | 69,680 | 146,644 | 231,256 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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



14 12 2017



14 12 2017



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উত্তরখান ইউনিয়ন পরিষদ
Uttarkhan Union Parishad
কলকাতা, উত্তরখান, ডাকা-১২০০, বাংলাদেশ

ক্রমিক নং : 1987

ট্রেড লাইসেন্স

লাইসেন্স নং : ১০৮৭

তারিখ : ০৭/১২/২০১৭

নবায়ন নং :

(ইউ. পি. ৭ নং করম, ১২ (১) নং বিধান প্রকৃতি)

প্রতিষ্ঠানের নাম : বিশ্বী ট্রেইলার্স

মালিকের নাম : মাহবুবুল হকিম

পিতা/স্বামীত নাম : মোঃ আজিজুর রহমান

মাতার নাম : মোছঃ রেহেনা সুলতানা

ঠিকানা : ২৭১/২, দোবাদিয়া, উত্তরখান, ডাকা-১২০০।

প্রতিষ্ঠানের ধরণ : ট্রেইলার্স

এলাকা : দোবাদিয়া

ওয়ার্ড নং : ০২

লাইসেন্স ফি : ৫০০/- (পাঁচশত টাকা মাত্র)

বিজ্ঞাপন বোর্ড ফি : ৭৫/- (পঁচাত্তর টাকা মাত্র)

নবায়ন ফি :

জরিমানা : মুক্ত কর বাবন = ৭৫/- (পঁচাত্তর টাকা মাত্র)

উল্লেখিত নির্ধারিত ফি/ ফি সমূহ সুবিধা পাইয়া ১ জুলাই ২০ ১৭ ইং থেকে ৩০ জুন ২০ ১৭ পর্যন্ত ব্যবস্যা চালাইবার অনুমতি প্রদান করা হইল।

সচিব ০৭/১২/১৭
মোঃ মাহবুবুল আলম
উপস্থিত নন (কর্তৃত্ব প্রকৃতি)
উত্তরখান ইউনিয়ন পরিষদ, কলকাতা

মোঃ মাহবুবুল আলম
উত্তরখান ইউনিয়ন পরিষদ
কলকাতা, ডাকা

উত্তরখান ইউনিয়ন পরিষদ

17 12 2017

FAMILY PICTURE

