

Proposed NU Business Name: **TANVIR GARMENTS**



Project identification and prepared by: MD Golam Rosul,  
Munsiganj Unit, Dhaka  
Project verified by: Susanta Kumar Biswash



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

Name	:	<b>SANTU SEKH</b>
Age	:	15-063-1982 ( 34 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	02 Brothers 02 Sister s
Address	:	Vill: Maligaon P.O: Panchsar ; P.S: Munsiganj Sadar ;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	:	<b>MOHONA BEGUM</b>
(iii) Father's name	:	<b>MOMINUL SHEKH</b>
(iv) GB member's info	:	Branch: Rampal,Munsiganj , Centre # 33 (Female), Member ID: 2417, Group No: 05 Member since: 01-02-2006 ( 10 Years) First loan: BDT 5000 /-
Further Information:		Existing loan: BDT 10000 Outstanding loan: BDT 6700
(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	:	08 years experience in running business. 08 Years in own business. He has 03 Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01946-105077
Family's Contact No.	:	01945-303243
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOHONA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TANVIR GARMENTS</b>
Location	:	Maligaon, Panchasar, Munisganj
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 130,000/- (from existing business) 57% Required Investment BDT 100,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Blazer , Astor, Yarn etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 07 employee.</li><li>▪The shop is in own place.</li><li>▪Collects goods from Narayanganj, Islampur</li><li>▪Agreed grace period is 3 months.</li></ul>

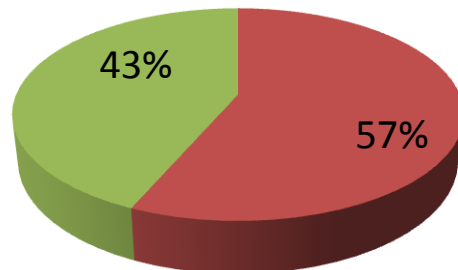
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Blazer , Astor, Yarn etc.	5000	150000	1800000
<b>Total Sales (A)</b>	5000	150000	1800000
<b>Less Variable Expense</b>			
Blazer , Astor, Yarn etc.	3750	112500	1350000
<b>Total variable Expense (B)</b>	3,750	112500	1350000
<b>Contribution Margin (CM) [C=(A-B)</b>	1,250	37500	450000
<b>Less Variable Expense</b>			
Electricity bill		1200	14400
Transportation		1,200	14400
Salary (self)		5000	60000
Salary(Staff)		21000	252000
Entertainment		300	3600
Generator		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		29,300	351600
<b>Net Profit (E)= [C-D]</b>		8,200	98400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Blezer	240	520	124,800	150	520	78,000	202,800
Yarn	208	25	5,200	1000	12	12,000	17,200
Astor	0	0	0	40	250	10,000	10,000
<b>Total</b>	<b>448</b>	<b>0</b>	<b>130,000</b>	<b>1190</b>	<b>0</b>	<b>100,000</b>	<b>230,000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 100,000
- Total 230,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Blazer , Astor, Yarn etc.	6100	183000	2196000	2305800	2421090
<b>Total Sales (A)</b>	6100	183000	2196000	2305800	2421090
<b>Less Variable Expense</b>					
Blazer , Astor, Yarn etc.	4575	137250	1647000	1729350	1815817.5
<b>Total variable Expense (B)</b>	4,575	137250	1647000	1729350	1815817.5
<b>Contribution Margin (CM) [C=(A-B)</b>	1,525	45750	549000	576450	605272.5
<b>Less Variable Expense</b>					
Electricity bill		1500	18000	18500	19000
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60,500	61000
Salary(Staff)		21000	252000	252000	252000
Entertainment		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		30,000	291,600	353,100	354600
<b>Net Profit (E)= [C-D]</b>		15750	189000	223,350	250672.5
Investment Payback			<b>40,000</b>	<b>40,000</b>	<b>40,000</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	100,000		
1.2	Net Profit	189,000	223,350	250672.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		149,000	332350
	<b>Total Cash Inflow</b>	289000	372350	583022.5
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	140,000	40000	40000
3	<b>Net Cash Surplus</b>	149,000	332350	543022.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
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





























প্রত্যক্ষ পত্র

আনি শো: হামিনুল শেখ এই মর্মে স্বীকার

স্বীকার করি যে, আমার পুত্র শো: সন্তু শেখ ডেপুটি

ডায়ালগ, বঙ্গ প্রকৌশল প্রতিষ্ঠান কর্তৃক সার্ভিস

পরিচালনার অনুরোধে দিনাম এই প্রকৌশল

স্বীকার করে এবং তাই স্বীকার

স্বাক্ষর - শ্রী হামিনুল শেখ


শো: হামিনুল শেখ

বোন - মালিনা

স্বাক্ষর

থানা - মুন্সিগঞ্জ

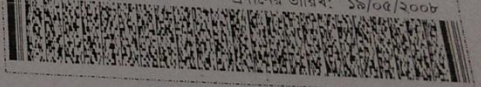
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: সন্তু শেখ  
Name: Santu Sekh  
পিতা: হামিনুল শেখ  
মাতা: মোহনা বেগম  
Date of Birth: 15 Jul 1982  
ID NO: 5915676180790

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: মালিগাও, ডাকঘর: পঞ্চদশাব - ১৫০০, মুন্সিগঞ্জ সদর, মুন্সিগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর  
প্রদানের তারিখ: ১৯/০৫/২০০৮





# FAMILY PICTURE

