

## Proposed NU Business Name: PRITOM TAILORS



Project identification and prepared by: Golam Rasul,  
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>KARTIK CHANDRA KUNDU</b>
Age	:	26-03-1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
Address	:	Vill: Abdullahpur, P.O: Abdullhapur, P.S: Tongibari, Dist: Munshigonj
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>SUNITA RANI KUNDU</b>
(iii) Father's name	:	<b>CHAN BODON KUNDU</b>
(iv) GB member's info	:	Branch: Sonarong Tongibari, Centre # 102 (Female), Member ID: 8605, Group No: 01 Member since: 01-02-2004 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: -
(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	:	06 years experience in running business. He has hand training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-176122
Family's Contact No.	:	01685-180151
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUNITA RANI KUNDU** joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>PRITOM TAILORS</b>
Location	:	Mir Kadim Bazaar, Munshigonj
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 37% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 Square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ Cloths item sewing and selling here.</li><li>▪ Average 30% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing 2 artisans.</li><li>▪ One will appointed.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Dhaka.</li><li>▪ Agreed grace period is 3 months.</li></ul>

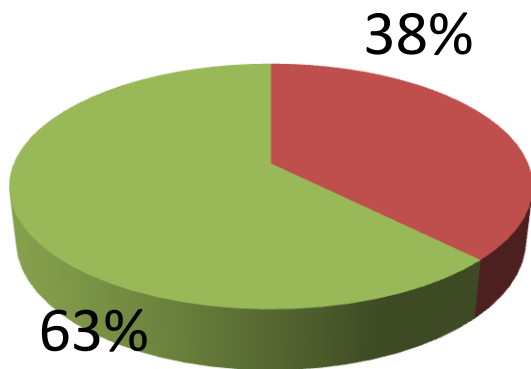
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Cloths	60,000	720,000
<b>Total Sales (A)</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>		
Cloths	42,000	504,000
<b>Total variable Expense (B)</b>	<b>42,000</b>	<b>504,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Salary (staff)	6,000	72,000
Rent	1,000	12,000
Generator Bill	100	1,200
<b>Total fixed Cost (D)</b>	<b>13,400</b>	<b>160,800</b>
<b>Net Profit (E) [C-D]</b>	<b>4,600</b>	<b>55,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cloths	1	9300	9,300	0	0	0	9,300
Thread	20	150	3,000	0	0	0	3,000
Button	5	300	1,500	0	0	0	1,500
Sewing Machine	3	5000	15,000	0	0	0	15,000
Iron Machine	2	600	1,200	0	0	0	1,200
Brothers Machine	0	0	0	1	40000	40,000	40,000
Trek pad	0	0	0	1	10000	10,000	10,000
<b>Total</b>	<b>31</b>		<b>30,000</b>	<b>2</b>		<b>50,000</b>	<b>80,000</b>

## Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Cloths	83,000	996,000	1,045,800	1,098,090
<b>Total Sales (A)</b>	<b>83,000</b>	<b>996,000</b>	<b>1,045,800</b>	<b>1,098,090</b>
<b>Less. Variable Expense</b>				
Cloths	58,100	697,200	732,060	768,663
<b>Total variable Expense (B)</b>	<b>58,100</b>	<b>697,200</b>	<b>732,060</b>	<b>768,663</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>24,900</b>	<b>298,800</b>	<b>313,740</b>	<b>329,427</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,500
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	9,000	108,000	108,000	108,000
Rent	1,000	12,000	12,000	12,000
Generator Bill	100	1,200	1,200	1,200
<b>Total Fixed Cost</b>	<b>16,500</b>	<b>198,000</b>	<b>199,700</b>	<b>201,700</b>
<b>Net Profit (E) [C-D]</b>	<b>8,400</b>	<b>100,800</b>	<b>114,040</b>	<b>127,727</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	100,800	114,040	127,727
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		80,800	174,840
	<b>Total Cash Inflow</b>	<b>150,800</b>	<b>194,840</b>	<b>302,567</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>80,800</b>	<b>174,840</b>	<b>282,567</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 6 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  
Political unrest

Pictures







স্বিডেন

জিলা



গণপ্রজাতন্ত্রী বাংলাদেশ  
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

ফর্ম নং-৩

জন্ম সনদ  
(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং: ০৯

নিবন্ধন তারিখ: ২৫/০২/০৭  
দিন মাস বছর

সনদ ইস্যুর তারিখ: ১৯/৬/০৯  
দিন মাস বছর

ব্যক্তিগত পরিচিতি নং: ১৯৮৫৫৯১৯৮০৭০০২৬১১

নাম: সাদিক চম কুসুম

জন্ম তারিখ: সংখ্যায় (বিত): ১০-০২-১৯৫৫  
লিঙ্গ:  মারী  পুরুষ

কথায় (বিত): মতা চুই ইনিবন্ধন ৬ গাঁটামি

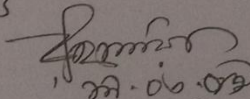
জন্মস্থান: চাঞ্চলী চুই

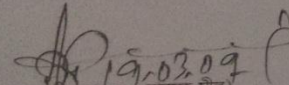
পিতার নাম: চাঁন বদম কুসুম জাতীয়তা: বাংলাদেশী

মাতার নাম: সুমিলা বানো কুসুম জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রাম: চাঞ্চলী চুই ইনিবন্ধন ইনিবন্ধন

চম মুন্সীবি

  
নিবন্ধকের স্বাক্ষর ও নামসহ সীল

  
প্রস্তুতকারীর স্বাক্ষর ও নামসহ সীল

নিবন্ধকের কার্যালয়ের সীলমোহর



ধানীপ ব্যাংক

সহজ ঋণের পাশ বই

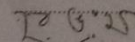
সহজ ঋণের পাশ বই

নাম: সুমিলা বানো

স্বপ্নী নং: ১২০৫

গ্রুপ নং: ০১

বন্ধন নং:





# FAMILY PICTURE

