

Proposed NU Business Name: **RIDOY TAILORS**



Project identification and prepared by: Md. Ataur Rahman ,
Bashon Unit, Gazipur
Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST. KHALEDA
Age	:	01-05-1985 (31 Years)
Education, till to date	:	Class Saven
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	1 Sister
Address	:	Vill: Kunia Pasor P.O: National University P.S: Gazipur Sadar ; Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SHAJEDA BIBI
(iii) Father's name	:	ABDUL KHALAK
(iv) GB member's info	:	Branch: Gasa , Centre # 53(Female), Member ID: 5092, Group No: 02 Member since: 10-08-12011 (5Years) First loan: BDT 15000/-
Further Information:		Outstanding loan: Nil
(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	:	4 years experience in running business. He has 3 Month training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Hous Rent BDT 20000
Entrepreneur Contact No.	:	01854300953
Family's Contact No.	:	01732941121
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAJEDA BIBI joined Grameen Bank since 5 years ago. At first she took BDT 15000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development .

Proposed Nobin Udyokta Business Info

Business Name	:	RIDOY TAILORS
Location	:	Kunia Pasor , Gazipur
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 70,000/- (from existing business) 50% Required Investment BDT 70,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 3,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee,Lungi,Three pice,Print kapor,Gos kapor, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop▪Collects goods from Chowrasta, Gazipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

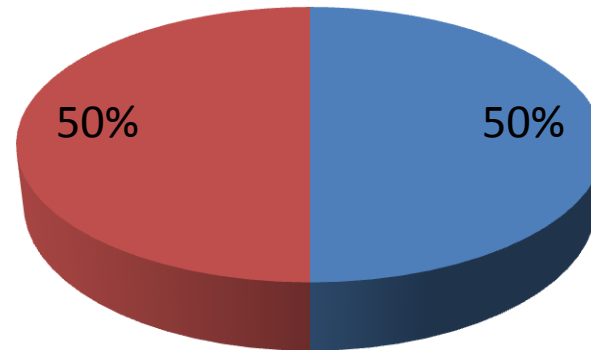
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc.	1500	45000	540000
Total Sales (A)	1500	45000	540000
Less. Variable Expense			
.Sharee,Lungi,Three pice,Print kapor,Gos kapor,Shart pice,pant pice etc.	1200	36000	432000
Total variable Expense (B)	1200	36000	432000
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less. Fixed Expense			
Rent			
Electricity Bill		200	2400
Mobile Bill		150	1800
Salary (self)		3000	36000
Transportation		500	6000
Entertainment		150	1800
Guard			
Generator			
Total fixed Cost (D)		4000	48000
Net Profit (E) [C-D]		5000	60000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sharee	10000	6750	16750
Lungi	30000	15000	45000
Three pice	6750	13500	20250
Gos kapor	19250	16500	35750
Orna	2100	-	2100
Bed Seet	-	10500	10500
Others	1900	7750	9650
Total :	70000	70000	140000

Source of Finance

- Entrepreneur Contribution=70000
- Investors Investment=70000
- Total=140000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Three pice,Orna,Print kapor,Gos kapor etc.	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
Less. Variable Expense					
Three pice,Orna,Print kapor,Gos kapor etc.	1600	48000	576000	604800	635040
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less. Fixed Expense					
Rent					
Electricity Bill		200	2400	2500	2600
Mobile Bill		200	2400	2500	2600
Salary (self)		3000	36000	36000	36000
Transportation		1000	12000	12500	13000
Entertainment		200	2400	2500	2600
Guard					
Generator					
Total fixed Cost (D)		4600	55200	56000	56800
Net Profit (E) [C-D]		7400	88800	95200	101960
Investment Payback			28000	28000	28000

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	70,000	-	
1.2	Net Profit	88800	95200	101960
1.3	Depreciation (Non cash item)	-	-	
1.4	Opening Balance of Cash Surplus	-	60100	127300
	Total Cash Inflow	158800	155300	229260
2	Cash Outflow			
2.1	Purchase of Product	70000	-	
2.2	Payment of GB Loan		-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98000	28000	28000
3	Net Cash Surplus	60100	127300	201260

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 4 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







ST&T
MARICO FILLING STATION
M







প্রেতশ্রম পত্র

আমি মোসাঃ খালেদা গরিবী এর মর্মে প্রতাপন
কোম্পানী সত্তার মোসাঃ খালেদাকে আত্মীয়
করবার কথা অনুমতি প্রদান করলাম। এত
যে আমার সংস্কৃতিও এত এতটা পরিচালনা
আমার এত, আমার আত্মীয় এত এত
করলাম।

আমি সজ্ঞান হিসাবে সংস্কৃতি প্রদান করে

মোসাঃ খালেদা

স্বাক্ষর: ম

জাতীয় পরিচিতি নিবরণ



নাম : মোসাঃ খালেদা
Name : MST. KHALEDA
পিতা : মাসুম খালেদা
মাতা : মাসুম খালেদা
Date of Birth : 01-05-1985
NID No. : 19853313031846884
Blood Group : -
বর্তমান ঠিকানা : বসার/হাতি: - গ্রাম/বাড়া: 999 ,
ডাকঘর: জাতীয় বিশ্ববিদ্যালয় - 1704, মাদারীপুর
নদ, সিটি কর্পোরেশন, মাদারীপুর

FAMILY PICTURE

