

Proposed NU Business Name: **SAIFUL AND SOUROV GARMENTS**



Project identification and prepared by: Md . Obaidullah,
Bogra Shadar Unit, Bogra
Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIFUL ISLAM
Age	:	21-05-1984 (32 Years)
Education, till to date	:	S S C Pass
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Sister 01 Brother
Address	:	Vill: Moria , P.O Moria P.S: Gabtoli, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. LILY KHATUN
(iii) Father's name	:	MD. SHAHADAT HOSSEN
(iv) GB member's info	:	Branch: Mohishaban Gabtoli, Centre # 23(Female), Member ID: 2048/2, Group No: 03 Member since: 20-01-2010 (05Years) First loan: BDT 5000 /- Outstanding loan: Nil
Further Information:		
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-824832
Family's Contact No.	:	01989-084335
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LILY KHATUN joined Grameen Bank since 05 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	:	SAIFUL AND SOUROV GARMENTS
Location	:	Khalilullah market, Golabari Gabtoli , Bogra .
Total Investment in BDT	:	BDT 1,67,000/-
Financing	:	Self BDT 1,07,000/- (from existing business) 64% Required Investment BDT 60,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 8 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sale Shirts, Pants and other Clothes etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 02 labors.▪After getting equity fund 02 labors will be appointed.▪Agreed grace period is 3 months.

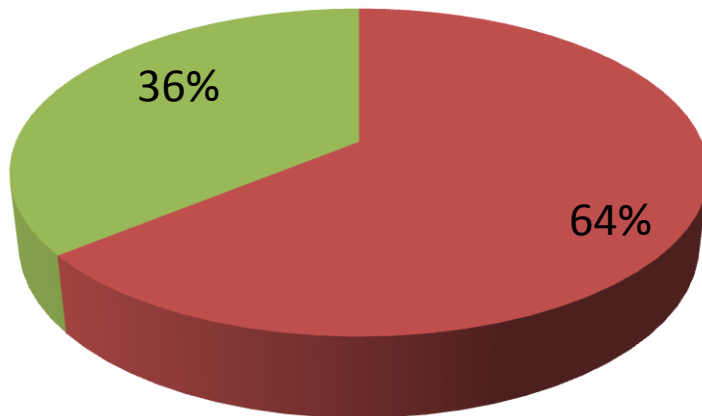
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Lungi,shirt,t-shirt,jeans pant, jacket,shari etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Lungi,shirt,t-shirt,jeans pant, jacket,shari etc	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
House rant		2,500	30,000
Electricity Bill		700	8,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		500	6,000
Guard		150	1,800
Generator		150	1,800
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		10,300	123,600
Net Profit (E) [C-D]		1,700	20,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Lahenga	10	1200	12,000	0	0	0	12,000
3 Pice	30	700	21,000	0	0	0	21,000
Baby set	100	300	30,000	50	200	10,000	40,000
T-Shirt	100	200	20,000	50	200	10,000	30,000
Sowetar	50	300	15,000	0	0	0	15,000
Borka	15	600	9,000	20	600	12,000	21,000
Jeans pant	1	0	0	50	500	25,000	25,000
Others	0	0	0	0	0	3,000	3,000
	0	0	107,000	0	0	60,000	167,000

Source of Finance



- Entrepreneur's Contribution 107,000
- Investor's Investment 60,000
- Total 167,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Lungi,shirt,t-shirt,jeans pant, jacket,shari etc	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Lungi,shirt,t-shirt,jeans pant, jacket,shari etc	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
House rant		2500	30,000	30,000	30,000
Electricity Bill		700	8,400	8,400	8,400
Transportation		1000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		10,300	123,600	123,600	123,600
Net Profit (E) [C-D)		7,700	92,400	103,200	114,540
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	92,400	103,200	114,540
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		68,400	147,600
	Total Cash Inflow	152,400	171,600	262,140
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	68,400	147,600	238,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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















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দোকান ঘর ভাড়ার চুক্তি পত্র

১ম পক্ষ (মালিক): মোঃ রেজাউল হক বুলু, পিতাঃ মৃত আহম্মাদ শ্রাং, সাং- মড়িয়া, পোঃ মড়িয়া, থানাঃ পাকতলী,
জেলা- বগুড়া।

২য় পক্ষ (ভাড়াটিয়া): মোঃ সাইফুল ইসলাম, পিতা- শাহাদত মন্ডল, সাং- মড়িয়া, পোঃ মড়িয়া, উপজেলা- গাবতলী,
জেলা- বগুড়া।

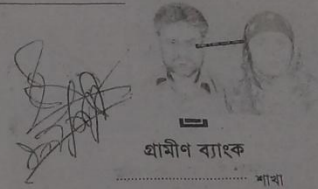
০২/০৮/২০১৬ইং তা
আলোচনা করিয়া নিম্ন

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

নাম: মোঃ সাইফুল ইসলাম
Name: Md. Saiful Islam
পিতা: মোঃ শাহাদত হোসেন
মাতা: মোছাঃ লিলা বাতুন
Date of Birth: 21 May 1984
ID NO: 1014054521860

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তবিক অথবা
কোনো পাতাল সেলে নিরস্তর পোড়ানোর ক্ষমতা রাখেন এবং অনুমোদিত করা হলো।
ঠিকানা: গ্রাম/রাস্তা: মড়িয়া, মড়িয়া, ডাকঘর: মড়িয়া - ৫৮০০, পাকতলী, বগুড়া

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৬/০৯/২০০৮



প্রাথমিক ব্যাংক

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সহজ ঋণের পাশ বই

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FAMILY PICTURE

