## A Nobin Udyokta Project Pranased NU Business Name: Padder Bastralax



NU Identified and PP Prepared By: Md. Khairul Basar (Chandpur Sadar) Verified By: Md. Nazrul Islam Presented by: Dilip Podder

**GRAMEEN TRUST** 



#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Dilip Podder			
Age	:	10/11/1983 (32 years)			
Marital status	:	Married			
Children	:	01 Sons			
No. of siblings:	:	02 brothers, 01 sister			
Parent's and GB related Info					
(i) Who is GB member	:	Mother :  Father :			
(ii) Mother's name	:	Ratna Podder			
(iii) Father's name	:	Dijendrolal Podder			
(iv) GB member's info	:	Branch: Razargao, Hajigonj, Centre: 06/m, Loan no: 1307, Member since: 18/02/2003 to 12/08/2014 (11 years), First loan: 20000, Last loan: 200000, Outstanding: N/A			
Further Information:					
(v) Who pays GB loan installment	:	N/A			
(vi) Mobile lady	:	N/A			
(vii) Grameen Education Loan	:	N/A			
(viii)Any other loan like GCCN, GKF	:	N/A			
(ix) Others	:	N/A			
Education	:	SSC			

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Cloth & Garments Business
Trade License	:	55
Business Experience	:	16 years
And Training Info	•	
Other Own/Family Sources of Income	:	Brother -abroad
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01819703267
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 18/02/2003 to 12/08/2014 (11 years). At first She took 20000 TK from GB. NU invested GB Loan in his Cloth & Garments dress Business business and expanded his business. NU's mother gradually improved their living standard by using GB loan.

#### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Podder Bostraloy
Address/ Location	:	Razargao Bazar, Hajigonj, Chandpur.
Total Investment in BDT	:	750000
Financing	:	Self BDT 500000 (from existing business) 67% Required Investment BDT 250000 (as equity) 33%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary	:	8000
Proposed Business  (i) % of present gross profit margin  (ii) Estimated % of proposed gross profit margin  (iii) Agreed grace period	:	20% 20% 02 months

### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Item  Different Stock item 440000  Furniture and Decoration 60000	500000		500000
Proposed Stock Item  Various Clothes items 250000		250000	250000
Total Capital			750000

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items					
Product name with quantity	Amount				
Print Sari (120pc*500)	60000				
Embroidery Sari (127pc*500)	63500				
Tangail Sari (15pc*950)	14250				
Jamdani Sari (20pc*1600)	32000				
Lunge (25pc*400)	10000				
Three Piece Cotton (40pc*350)	14000				
Pants Piece (40pc*600)	24000				
Shirt Piece (165pc*400)	66000				
Kids' Clothes	20000				
Than Kapor (100pc*300)	30000				
Orna, Mosri, Bedsit, Toil, Belt, Genji, Belt, Umbrella etc	56000				
Others	50250				
Total Present Stock	440000				

Proposed items					
Product Name with quantity	Amount				
Three Piece Embroidery (20pc*700)	14000				
Three Piece (20pc*700)	14000				
Gins pants (24pc*700)	16800				
Lunge (25pc*400)	10000				
Print Sari (20pc*500)	10000				
Jamdani Sari (12pc*1600)	19200				
Panjabi (20pc*400)	8000				
Pants Piece (15pc*600)	9000				
T-shirt (40pc*200)	8000				
Women Orna ( 25pc*200)	5000				
Kids' Clothes	30000				
Winter Dress (Various Item)	85000				
Others	21000				
Total Proposed Stock	250000				

#### INFO ON EXISTING BUSINESS OPERATIONS

Dortiouloro	Exi	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly				
Sales (A)	4000	120000	1440000				
Less: Cost of sales (B)	3200	96000	1152000				
Gross Profit (C)=(A-B)]	800	24000	288000				
Less: Operating Costs							
Electricity bill		500	6000				
Night Guard bill		100	1200				
Mobile bill		300	3600				
Present salary/Drawings- self		8000	96000				
Present salary-Employee (1)		5000	60000				
Other Cost (Fees, Entertainment, TL Renew)		300	3600				
Non Cash Item:							
Depreciation Expenses		500	6000				
Total Operating Cost (F)		14700	176400				
Net Profit (E-F):		9300	111600				

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

	•	Year 1 (BD	T)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	6000	180000	2160000	7000	210000	2520000	8000	240000	2880000
Less: Cost of Sale (B)	4800	144000	1728000	5600	168000	2016000	6400	192000	2304000
Gross Profit (A-B)=(C)	1200	36000	432000	1400	42000	504000	1600	48000	576000
Less: Operating Costs									
Electricity bill		500	6000		550	6600		600	7200
Night Guard bill		100	1200		150	1800		200	2400
Mobile bill (SMS & Reporting inclusive)		400	4800		500	6000		600	7200
Present salary/Drawings-self		8000	96000		8000	96000		8000	96000
Present salary-Employee (1)		8000	96000		10000	120000		12000	144000
Others cost (fees, Entertainment, TL renew)		300	3600		350	4200		400	4800
Non Cash Item:									
Depreciation Expenses		500	6000		500	6000		500	6000
Total operating cost		17800	213600		20050	240600		22300	267600
Net Profit		18200	218400		21950	263400		25700	308400
GT Payback			100000			100000			100000
Retained Income			118400			163400			298400

## CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	250000		
1.2	Net Profit	218400	263400	308400
1.3	Depreciation (Non cash item)	6000	6000	6000
1.4	Opening Balance of Cash Surplus		124400	293800
	Total Cash Inflow	474400	393800	608200
2.0	Cash Outflow			
2.1	Purchase of Product	250000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	100000	100000	100000
	Total Cash Outflow	350000	100000	100000
3.0	Net Cash Surplus	124400	293800	508200

#### **SWOT Analysis**

Strength

Local Fame and strong bondage with customers Business goodwill

WEAKNESS

Availability of Products Credit sales

**O**PPORTUNITIY

Situated in a large Market More Employment opportunities THREATS

Fire
Theft
Political problems



#### গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



मिनीश পোদার

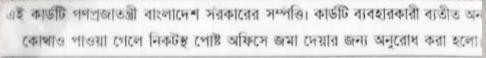
Dilip Podder Name:

मिराकु नान शामात

মাতা: রতা পোদার

Date of Birth: 10 Nov 1983

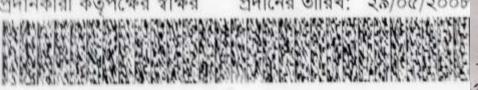
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ঠিকানা: বাসা/হোন্ডিং: পোদ্দার বাড়ী, গ্রাম/রাস্তা: পূর্ব রাজারগাঁও, ১৮০নং রাজারগাও, ডাকঘর: রাজারগাও - ৩৬১০, হাজীগঞ্জ, চাঁদপুর



প্রদানের তারিখ: ২৯/০৫/২০০৮ প্রদানকারী কর্তপক্ষের স্বাক্ষর





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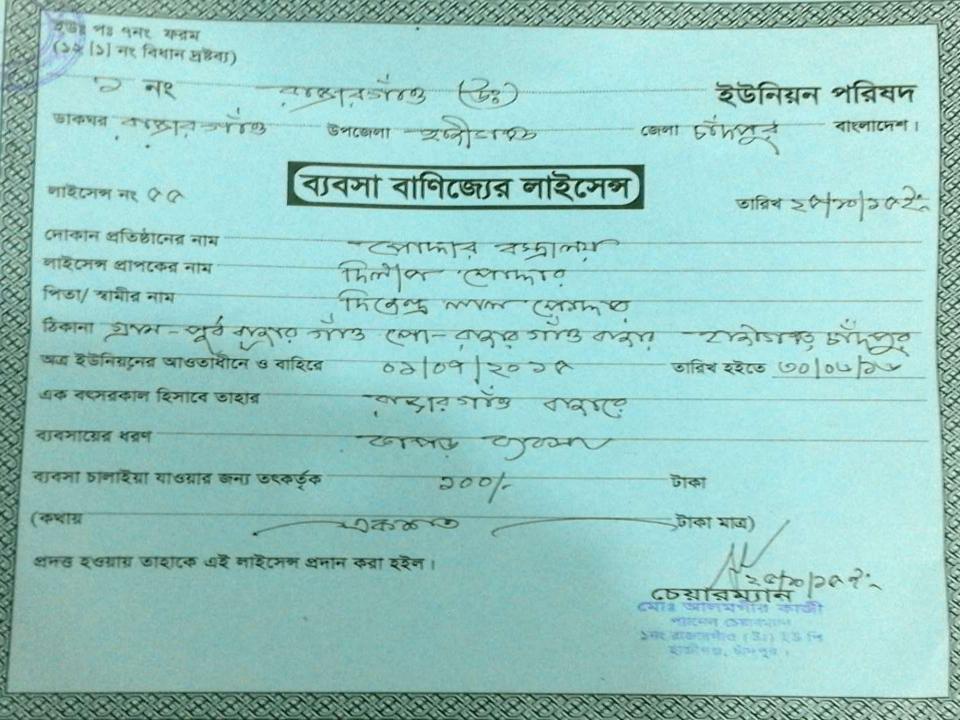
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# Presented at 22<sup>nd</sup> Internal Design Lab On Nov 24, 2015 at GT

For more information

**Grameen Trust** 

Phone No: 9017038

**Dilip Podder** 

Cell No-01819703267

