Proposed NU Business Name: MA BABAR DOA GARMENT'S



Project identification and prepared by: Md. Mohiuddin Rubel Ghatail Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. ARIF TALUKDER		
Age	:	10-03-1983 (33 Year's)		
Education, till to date	:	S.S.C		
Marital status	:	Married		
Children	:	1 Son 1 Daughter		
No. of siblings:	:	2 Sister's & Brothers		
Address	:	Vill:Soyani Bokshia, P.O: Akhail Shimul,P.S: Ghatail,Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MRS. RABEYA BEGUM BAHAR UDDIN TALUKDER Branch:Loker Para,Ghatail, Centre # 16 (Female), Member ID: 3228, Group No: 06 Member since: 25-08-2002(13Years) First loan: BDT 5,000 Taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan:BDT 300,000 Taka. Outstanding loan:BDT132,000 Taka. Son No No No		

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)		None
Business Experiences and		Ten Year's experience in running business.
Training Info	:	He has trained(7 Year's)
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-707282
Mother's Contact No.	:	01771-918210
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd.Ghatail,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs. Rabeya Begum Joined Grameen Bank Since 13 years Ago. At first She Took 5,000 Taka Loan from Grameen Bank. She gradually Took Loan From GB. Utilize Loan In Business and Home development.

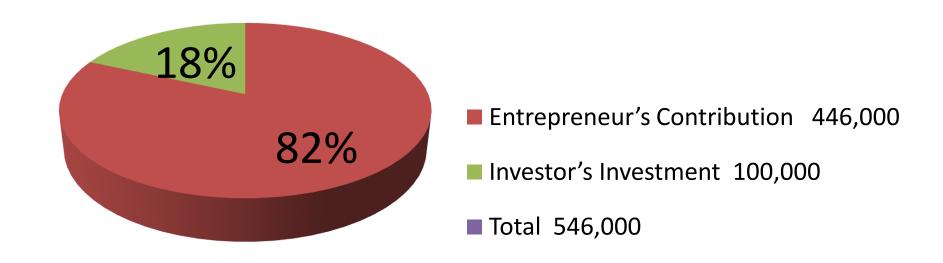
Proposed Nobin Udyokta Business Info				
Business Name	:	MA BABAR DOA GARMENT'S		
Location	:	New Market, Ghatail, Tangail.		
Total Investment in BDT	:	BDT 546,000		
Financing	:	Self BDT 446,000(from existing business) 78% Required Investment BDT 100,000(as equity) 22%		
Present salary/drawings from business (estimates)	:	3DT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	10 ft x 12 ft= 120 Square ft		
Security of the shop	:	-		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, T-Shirt, Ladies Item, Baby Set, Panjabi, Jacket, Soyeter, Three Pices, Frog Etc. Average 20% gain on sale. The business is operating by entrepreneur. Existin One Employee. The shop is rented. Collects goods from Dhaka. Agreed grace period is 3 months. 		

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt,Pant,T-Shirt,Ladies Item,Baby			
Set,Panjabi,Jacket,Soyeter,Three Pices,Frog Etc.	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Shirt,Pant,T-Shirt,Ladies Item,Baby			
Set,Panjabi,Jacket,Soyeter,Three Pices,Frog Etc.	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000
Less. Fixed Expense			
Rent		4,500	54,000
Electricity Bill		500	6,000
Mobile Bill		400	4,800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary(Staff)		5,000	60,000
Entertainment		400	4,800
Generator		250	3,000
Gurd		180	2,160
Total fixed Cost (D)		18,230	218,760
Net Profit (E) [C-D)		8,770	105,240

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Shirt=250*400,Pant=250*500,T- Shirt=200*200	265,000	70,000	335,000		
Three Pices=20*1000,Baby Set=100*250,Panjabi=100*300,Frog=50* 500	100,000		100,000		
Jacket=40*700,Soyeter=40*350	81,000	30,000	111,000		
Total	446,000	100,000	546,000		

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Shirt,Pant,T-Shirt,Ladies Item,Baby		100 000		2 224 422
Set,Panjabi,Jacket,Soyeter,Three Pices,Frog Etc.	6,300	189,000	2,268,000	2,381,400
Total Sales (A)	6,300	189,000	2,268,000	2,381,400
Less. Variable Expense				
Shirt,Pant,T-Shirt,Ladies Item,Baby				
Set,Panjabi,Jacket,Soyeter,Three Pices,Frog Etc.	5,040	151,200	1,814,400	1,905,120
Total variable Expense (B)	5,040	151,200	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)	1,260	37,800	453,600	476,280
Less. Fixed Expense				
Rent		4,500	54,000	54,000
Electricity Bill		500	6,000	6,000
Mobile Bill		450	5,400	5,400
Transportation		2,000	24,000	24,000
Salary (self)		5,000	60,000	60,000
Salary(Staff)2=5000+4500		9,500	114,000	114,000
Entertainment		450	5,400	5,400
Generator		250	3,000	3,000
Gurd		180	2,160	2,160
Total Fixed Cost		22,830	273,960	273,960
Net Profit (E) [C-D)		14,970	179,640	202,320
Investment Payback			60,000	60,000

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	179,640	202,320
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		119,640
	Total Cash Inflow	279,640	321,960
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	119,640	261,960

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 03 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















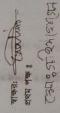
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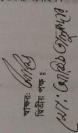


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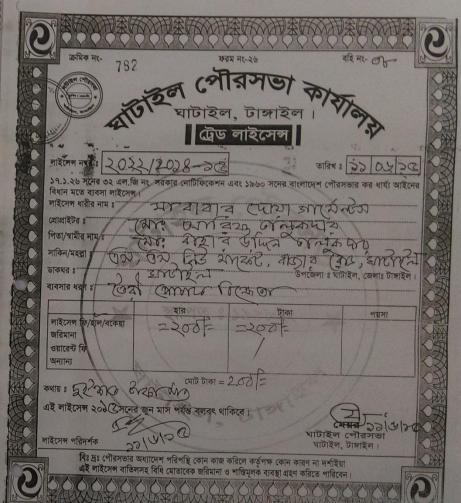
<u>দোকান ভাড়ার চুক্তিনামা</u> (উচ্ছেদযোগ্য)

১ম পক্ষ (দোকান মালিক পক্ষে): মোঃ সহিদ হোসেন সেলিম সরকার, পিতা: মৃতঃ শামছুউদ্দিন, এস এস নিট্ মার্কেট, বাজার রোড, ঘাটাইল, ডাকঘর: ঘাটাইল, উপজেলা: ঘটাইল, জেলা: টাঙ্গাইল।





২য় পক্ষ (ভাড়াটিয়া): নাম: মোঃ আরিফ তালুকদার, আইডি নং- ৯৩১২৮৭৭১৫২১৫২, পিতা: মোঃ বাহার উদিন তালুকদার, প্রতিষ্ঠানের নাম: মা-বাবার দোয়া গার্মেন্টস, সাং: ছয়ানি বকশিয়া, ডাকঘর: আথাইল শিমূল, উপজেলা: ঘটোইল;, জেলা: টাঙ্গাইল। আমার অফিস/ব্যবসা পরিচালনার জন্য একটি ঘরের বিশেষ প্রয়োজন ইওয়ায় আপনি একটি ঘর ভাড়া দিতে ইচ্ছা পোষণ করায় উক্ত ঘরের উপর অথিম বাবদ ১,০০,০০০/- টাকা (কথায়: এক লক্ষ টাকা) মাসিক ৪,০০০/- প্রেতি কক্ষ) টাকা (কথায়: চার হাজার টাকা) ভাড়া সাব্যস্ত করিয়া ০১/০১/২০১৫ইং তারিখ হইতে আগামী ৩১/১২/২০১৭ইং তারিখ পর্যস্ত ও (তিন) বৎসরের জন্য নিম্নলিখিত শর্ত



FAMILY PICTURE

