

Proposed NU Business Name: **RITHI TAILORS & TELECOM**



Project identification and prepared by: MD. Hafizur Rahman-2,
Mawna Unit, Gazipur

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	RONY CHANDRA SAHA
Age	:	13-12-1990 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Borthers
Address	:	Vill: Mawna, P.O: Mawna, P.S: Shreepur, 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	:	CHANDANA RANI SAHA
(iii) Father's name	:	SHREE RATAN CHANDRA SAHA
(iv) GB member's info	:	Branch: Mawna Shreepur, Centre # 47 (Female), Member ID: 5025/1, Group No: 07 Member since: 02-10-2001 (15Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 2,60,000, Outstanding loan: BDT 2,11,500
(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 no training.
Other Own/Family Sources of Income	:	House & Shop rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01979-843143
Mother's Contact No.	:	01718-201708
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHANDANA RANI SAHA joined Grameen Bank since 15 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RITHI TAILORS & TELECOM
Location	:	Mulaid, Shreepur, Gazipur
Total Investment in BDT	:	BDT 2,86,000/-
Financing	:	Self BDT 1,86,000/- (from existing business) 65% Required Investment BDT 1,00,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 13 ft= 156 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; shirt piece, pant piece, Three piece etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Joydebpur.▪Agreed grace period is 3 months.

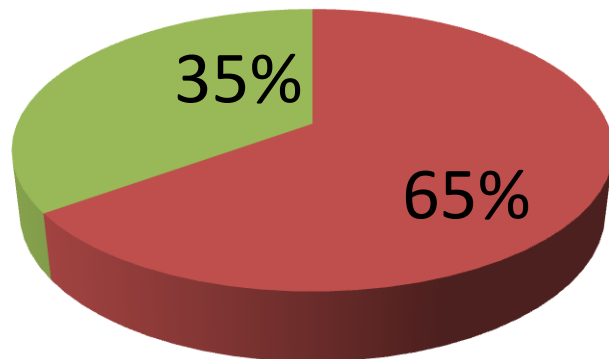
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	3,650	109,500	1,314,000
Total Sales (A)	3,650	109,500	1,314,000
Less. Variable Expense			
Cloths	3,103	93,075	1,116,900
Total variable Expense (B)	3,103	93,075	1,116,900
Contribution Margin (CM) [C=(A-B)]	548	16,425	197,100
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		1,000	12,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Guard		300	3,600
Entertainment		500	6,000
Transportation		1,000	12,000
Generator Bill		300	3,600
Total fixed Cost (D)		9,600	115,200
Net Profit (E) [C-D]		6,825	81,900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt piece (100 x 350)	35,000	35,000	70,000
Pant piece (60 x 500)	30,000	25,000	55,000
Three Piece (800 x 700)	56,000	35,000	91,000
Long cloth (600 x 52)	31,000	5,000	36,000
Jamdani cloth (50 x 280)	14,000	0	14,000
Other Cloths	20,000	0	20,000
Total	186,000	100,000	286,000

Source of Finance



- Entrepreneur's Contribution 186,000
- Investor's Investment 100,000
- Total 286,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	5,450	163,500	1,962,000	2,060,100
Total Sales (A)	5,450	163,500	1,962,000	2,060,100
Less. Variable Expense				
Cloths	4,633	138,975	1,667,700	1,751,085
Total variable Expense (B)	4,633	138,975	1,667,700	1,751,085
Contribution Margin (CM) [C=(A-B)]	818	24,525	294,300	309,015
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		1,000	12,000	13,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Guard		300	3,600	4,000
Entertainment		500	6,000	7,000
Transportation		1,500	18,000	20,000
Generator Bill		300	3,600	4,000
Total Fixed Cost		10,200	122,400	128,000
Net Profit (E) [C-D]		14,325	171,900	181,015
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	171,900	181,015
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		111,900
	Total Cash Inflow	271,900	292,915
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	111,900	232,915

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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
















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 বাংলাদেশ ট্রেড লাইসেন্স কর্তৃক
 কর্তৃত্ব পরিচয় পত্র




নাম: **শ্রী ব্রজ শর্মা**
 পিতা: **শ্রী ব্রজ শর্মা**
 জন্ম তারিখ: **১৯৬০/০৫/১৫**
 ID NO: **১৯৬০১৫০৫১৫০০০০০**


এই লাইসেন্সটি মালিকের নামে এবং মালিকের মৃত্যু বা অন্য কারণে এই লাইসেন্সটি বাতিল হয়ে গেলে এটি আরও কোনও কাজে ব্যবহার করা যাবে না।

১৯৬০/০৫/১৫

১৯৬০/০৫/১৫



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



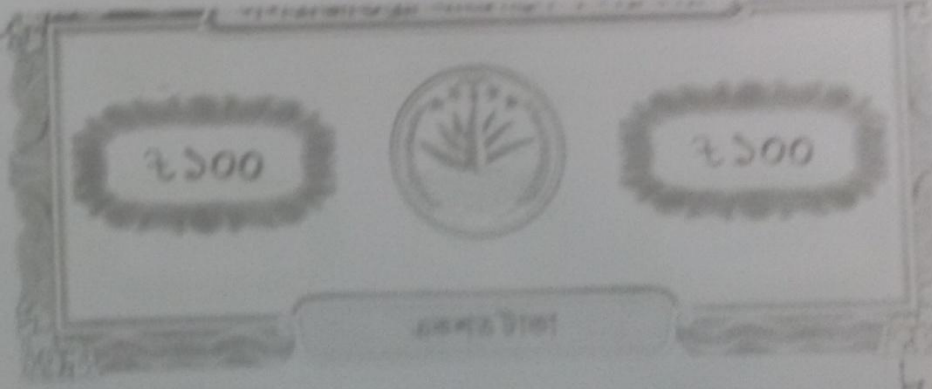
৪নং তেলিহাটি ইউনিয়ন পরিষদ

ডাকঘর: ১ টেলি, উপজেলা: শ্রীপুর, জেলা: পাবনা।
 স্থান: পি. এ. কলম (১৫) (১) বিহান রুট।


লাইসেন্স নং: 1876

ট্রেড লাইসেন্স TRADE LICENCE

লাইসেন্স নং: ১৯৬০-১৯৬০/১৫/৬৬
 মালিকের নাম: **শ্রী ব্রজ শর্মা**
 মালিকের নাম: **শ্রী ব্রজ শর্মা**
 নির্মাণ/খসড়া নাম: **শ্রী ব্রজ শর্মা**



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১৯৬০/০৫/১৫

নির্বাহিত্বের ব্যবস্থাপনা কর্তৃক
 ভাড়াটিয়া কবুলিয়াত নামা দলিল

FAMILY PICTURE

