

Proposed NU Business Name: **HRIDOY FABRICS & TAILORS**



Project identification and prepared by: Md Nurul Islam,
Kaliakoir Unit, Gajipur,

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HRIDOY HOSSEN
Age	:	03-03-1991 (25 Years)
Education, till to date	:	Class Six
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	4 Brothers
Address	:	Vill: East Chandora, P.O: Safipur, P.S.: Kaliakoir, Dist: Gajipur
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 RUNA BEGUM
(iii) Father's name	:	MD FARHAD HOSSEN
(iv) GB member's info	:	Branch: Mouchak, Centre # 09(Female), Member ID: 4861/5, Group No: 08 Member since: 15-04-2008(08 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: BDT 20,000
(v) Who pays GB loan installment	:	Mother
(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	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01682585300
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RUNA BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	HRIDOY FABRICS & TAILORS
Location	:	East Chandora
Total Investment in BDT	:	BDT 5,70,000
Financing	:	Self BDT 4,20,000 (from existing business) 74% Required Investment BDT 1,50,000 (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 9 ft= 162 square ft
Security of the shop	:	BDT 80,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ladies cloth items & Tailoring service.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Babur Hat, Chaurasta▪Agreed grace period is 4 months.

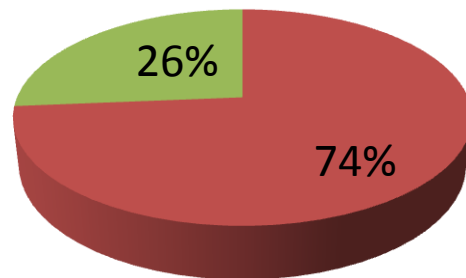
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloths	8000	240000	2880000
Tailoring service	800		
Total Sales (A)	8800	264000	3168000
Less Variable Expense			
Grocaries items	7200	216000	2592000
Tailoring service	50	1500	18000
Total variable Expense (B)	7,250	217500	2610000
Contribution Margin (CM) [C=(A-B)	1,550	46500	558000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		2000	24000
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		25000	300000
Entertainment		200	2400
Guard		200	2400
Total fixed cost (D)		38,400	460800
Net Profit (E)= [C-D]		8,100	97200

Investment Breakdown

Particulars	Existing	Proposed	Total
Three peace	28,000	40,000	68000
Shirt peace	75,000	20,000	95000
Pant	52,500	20,000	72500
Borkha	45,000	14,000	59000
Katan Pajor	32,000	0	32000
Jamdani	33,000	15,000	48000
Net gauje	36,000	11,000	47000
Printed cloth	6000	17000	23000
One colour cloth	112500	13000	125500
Swing machine, overlock machine	16000		16000
	420,000	150,000	570000

Source of Finance



- Entrepreneur's Contribution 420,000
- Investor's Investment 150,000
- Total 570,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cloths	9000	270000	3240000	3402000	3572100
Tailoring service	1000	30000	360000	378000	
Total Sales (A)	10000	300000	3600000	3780000	3969000
Less Variable Expense					
Grocaries items	8100	243000	2916000	3061800	3214890
Tailoring service	60	1800	21600	22680	23814
Total variable Expense (B)	8,160	244800	2937600	3084480	3238704
Contribution Margin (CM) [C=(A-B)	1,840	55200	662400	695520	730296
Less Variable Expense					
Rent		3,000	36,000	36,000	36000
Electricity bill		2000	24000	25000	25000
Transportation		4,000	48,000	49,000	49000
Salary (Self)		5000	60000	60000	60000
Salary(Staff)		25000	25000	25000	25000
Entertainment		300	3600	3600	3600
Total fixed cost (D)		39,300	196,600	198,600	198600
Net Profit (E)= [C-D]		15900	465,800	496,920	531696
Investment Payback			60,000	60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	465,800	496,920	531696
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		405,800	842720
	Total Cash Inflow	615800	902720	1374416
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210,000	60000	
3	Net Cash Surplus	405,800	842720	1314416

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 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

হৃদয় টেইলাস এন্ড ফেব্রিক

পূর্ব চান্দরা, বোর্ডমিল কাঁচা বাজার, সফিপুর, কালিয়াকৈর, গাজীপুর

গ্রহণের তাং

ডেলিভারী তাং

বিবরণ

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



নাম: মোঃ হৃদয় হোসেন
Name: MD. HRIDOY HOSSEN
পিতা: মোঃ ফরহাদ হোসেন
মাতা: মোছাঃ রুনা বেগম

Date of Birth: 03 Mar 1991

ID NO: 19913323208000192

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা
কোনো পাবলিক সেলেক্টেড পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/বাজার: পূর্ব চান্দরা, ডাকঘর: সফিপুর - ১৭৫১, কাপিলিয়াইকর,
কানিয়াইকর পৌরসভা, গাজীপুর

রক্তের গ্রুপ / Blood Group: A+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/০৯/২০১৩



FAMILY PICTURE

