

Proposed NU Business Name: **REHANA TAILORS AND FEBRICS**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Rehana Begum
Age	:	02-05-1982 (35 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Sons,1 Daughter
No. of siblings:	:	03 Brothers,2 Sisters
Address	:	Vill: Dakshingao ,P.O:Basabo ,P.S: Sobujbag, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Suraiya Begum
(iii) Father's name	:	
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 32 (Female), Member ID:4132 , Group No:04 Member since: 06-09-2002(15 Years) First loan: BDT = 3,000 /- ,Last Loan :-50,000/- Outstanding loan:= Nill
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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01858-446119
Family's Contact No.	:	01623-220280
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rehana Begum joined Grameen Bank since 15 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Rehana Tailors and Febrics
Location	:	Dakshingao,Basabo,Sobujbag,Dhaka
Total Investment in BDT	:	BDT 40,000/-
Financing	:	Self BDT 0/- (from existing business) 0% Required Investment BDT 40,000/- (as equity) 100 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods .Three pice,Orna,Than cloth,etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is Owner .▪Collects goods from Islampur,Gausiya .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
Sewing	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
0	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		100	1,200
Transportation		100	1,200
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (sttaf)		0	0
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,000	60,000
Net Profit (E) [C-D]		5,500	66,000

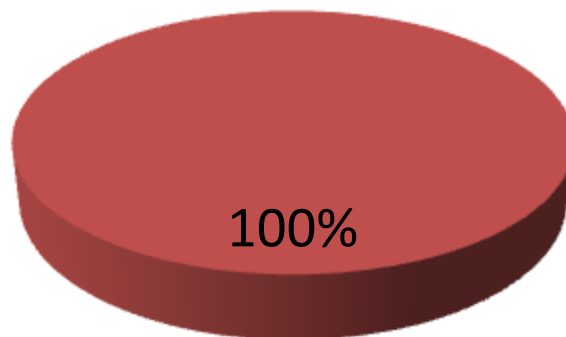
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
	0	0	0	Three Piech	35	750	26,250	26,250
	0	0	0	Orna	70	80	5,600	5,600
	0	0	0	Than Cloth	80	65	5,200	5,200
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0				0	0
Others			0	Others			2,950	2,950
Total			0				40,000	40,000

Source of Finance

■ Entrepreneur's contibution 0

■ Investor's Investment 40000
0%

■ Total 40000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cloth	800	24,000	288,000	302,400	317,520
Sewing	400	12,000	144,000	151,200	158,760
Total Sales (A)	1,200	36,000	432,000	453,600	476,280
Less. Variable Expense					
	640	19,200	230,400	241,920	254,016
Total variable Expense (B)	640	19,200	230,400	241,920	254,016
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		105	1,260	1,323	1,389
Transportation		100	1,200	1,200	1,200
Mobile Bill		525	6,300	6,615	6,946
Entertainment		300	3,600	3,600	3,600
Salary (sttaf)		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,030	60,360	60,738	61,135
Net Profit (E) [C-D]		11,770	141,240	150,942	161,129
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	141,240	150,942	161,129
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		125,240	260,182
	Total Cash Inflow	181,240	276,182	421,311
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	125,240	260,182	405,311

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business :05
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






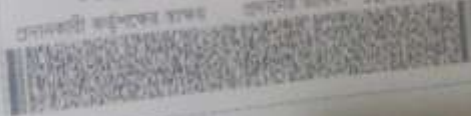



পপপ্রজাতন্ত্রী বাংলাদেশ সরকার
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র


 নাম: রেহেনা বেগম
 Name: Rehana Begum
 পিতা: মোঃ মজিবুর রহমান
 মাতা: মুন্সীরা বেগম
 Date of Birth: 12 May 1992
ID NO: 2616860282259

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশের জাতীয় এবং
 আন্তর্জাতিক পর্যায়ে প্রাপ্য সিনিয়র পেস্ট স্ক্যানিং করা গেলে অন্য কোনো কাজে ব্যবহার
 করা যাবে না।
 প্রিন্টার: বাংলাদেশের ১৯, এলসি ৭, ঢাকা/১৯৯২। ১, মতিলালপুর, ঢাকা/১৯৯২।
 ১৯৯২, মুলগাঁও, ঢাকা


 প্রধানমন্ত্রীর কার্যালয়ের সচিব স্বাক্ষরের তারিখ: ১১/০৫/২০১৭



FAMILY PICTURE

