

Proposed NU Business Name: **READ GARMENTS**



Project identification and prepared by: Md. Golam rusul,
Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	READ BAPARY
Age	:	17-08-1987(29 Years)
Education, till to date	:	Class V
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	4 Brothers & 2 Sister
Address	:	Vill: Satrapara, P.O: Ramshing, P.S: Munsigonj, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HIRON BEGUM
(iii) Father's name	:	MD. SAMAD BAPARY
(iv) GB member's info	:	Branch: Modina bajar, Centre # 18(Female), Member ID: 3288, Group No: 05 Member since: 01-02-1991 (25Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT 18000
(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	:	3 years experience in running business. He has 10 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01984166327
Mother's Contact No.	:	01938249090
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HIRON BEGUM joined Grameen Bank since 25 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	READ GARMENTS
Location	:	Satrapara, Ramshing, Munsigonj
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 180,000/-(from existing business) 64% Required Investment BDT 100,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth Item etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing 7 employee.▪The shop is owned.▪Collects goods from Narayongonj.▪Agreed grace period is 3 months.

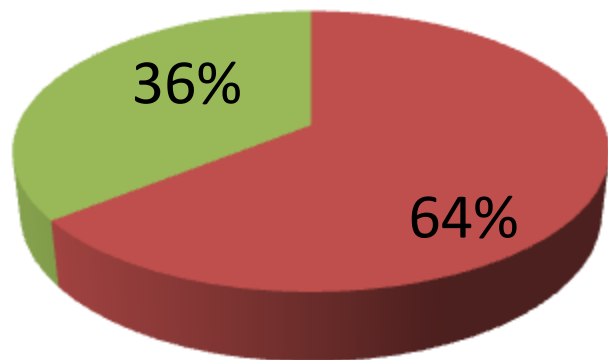
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	3,100	93,000	1,116,000
Total Sales (A)	3,100	93,000	1,116,000
Less. Variable Expense			
Cloths	1,860	55,800	669,600
Total variable Expense (B)	1,860	55,800	669,600
Contribution Margin (CM) [C=(A-B)]	1,240	37,200	446,400
Less. Fixed Expense			
Electricity Bill		2,800	33,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,200	14,400
Salary Staff (10)		21,000	252,000
Entertainment		300	3,600
Generator Bill		200	2,400
Total fixed Cost (D)		30,800	97,200
Net Profit (E) [C-D]		6,400	349,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Net (500 x 30)	15,000	21,000	36,000
AC Net (1000 x 80)	80,000	9,000	89,000
Hijab (100 x 80)	8,000	0	8,000
China Net (17 x 500)	8,500	30,000	38,500
Digital Cloth (100 x 50)	5,000	0	5,000
Voil Cloth	7,500	0	7,500
Sewing Machine (7 x 8000)	56,000	0	56,000
Shirting	0	20,000	20,000
Lace	0	20,000	20,000
Total	180,000	100,000	280,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 100,000
- Total 280,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	3,850	115,500	1,386,000	1,455,300
Total Sales (A)	3,850	115,500	1,386,000	1,455,300
Less. Variable Expense				
Cloths	2,310	69,300	831,600	873,180
Total variable Expense (B)	2,310	69,300	831,600	873,180
Contribution Margin (CM) [C=(A-B)]	1,540	46,200	554,400	582,120
Less. Fixed Expense				
Electricity Bill		2,800	33,600	35,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		1,600	19,200	21,500
Salary Staff (10)		21,000	252,000	252,000
Entertainment		300	3,600	4,000
Generator Bill		200	2,400	3,000
Non Cash Item				
Depreciation		933	11,200	11,200
Total Fixed Cost		32,233	386,800	392,200
Net Profit (E) [C-D]		13,967	167,600	189,920
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	167,600	189,920
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		107,600
	Total Cash Inflow	267,600	297,520
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	107,600	237,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:7
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











POSTER WITH PHOTOS OF A MAN AND A WOMAN AND SOME UNREADABLE TEXT.















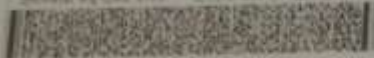


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 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ হুমায়ুন কবীর
 Name: Md Humayun Kabir
 পিতা: মোঃ হুমায়ুন কবীর
 Father: Md Humayun Kabir
 জন্ম: ১৭ আগ ১৯৮৭
 Date of Birth: 17 Aug 1987
 ID NO: 5915622240862

এই জাতীয় পরিচয়পত্রটি সর্বস্বত্ব সংরক্ষিত। এটি কেবলমাত্র জাতীয় পরিচয়পত্রের জন্যই ব্যবহার করা যাবে।
 This National Identity Card is the property of the Government. It is to be used only for the purpose of National Identity Card.

জাতীয় পরিচয়পত্রের কার্যকরতা: ১২/০৮/২০১৭




গ্রামীণ ব্যাংক
 মর্দিন: বজার, দুমকিওড় শাখা পাশ

সহজ ঋণের পাশ বই

নাম: মুহিব

কর্মী নং: ৬২৮৮

গ্রুপ নং: ০৫

কেন্দ্র নং: ১২৮/১২

কেন্দ্রের নাম: মুহিবপুর/১২

ইউজার ডায়েরি: ৭/৩১০৬৮৫

পাশ ব্যবস্থাপকের স্বাক্ষর: 

Name: মুহিবুর রহমান Date: _____

আমি মোঃ হুমায়ুন কবীর এই মতে
 জিজ্ঞাসার অবশিষ্ট যে আমার পুত্র
 মোঃ মুহিবুর রহমানকে আমার জাতীয়
 পরিচয়পত্রের পাশ বই
 পরিচালনা করার অনুমতি দিলাম।
 এই জাতীয় পরিচয়পত্রের
 অধিকার আমি রাখি না।

স্বাক্ষর: মুহিবুর রহমান
 মোঃ হুমায়ুন কবীর
 পিতা: মুহায়ুন কবীর
 মোঃ হুমায়ুন কবীর
 মোঃ হুমায়ুন কবীর

FAMILY PICTURE

