

Proposed NU Business Name: **ORIN GARMENTS**



Project identification and prepared by: Forhad Hossain
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	WEAZED MIAH
Age	:	12-03-1989 (27 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers 2 Sisters
Address	:	Vill: Sodullapur, P.O: Gala, P.S: Tangail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROKEYA
(iii) Father's name	:	GOLAM MOSTAFA
(iv) GB member's info	:	Branch: Gala Tangail ,Centre # 18 (Female), Member ID: 1575 , Group No: 01 Member since: 02-12-1999 (16 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20000 , Outstanding loan: BDT 9500
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743914926
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA joined Grameen Bank since 16 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ORIN GARMENTS
Location	:	Tangail Plaza, 2 nd floor, Tangail
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 55,000/-(from existing business) 48% Required Investment BDT 60,000/-(as equity) 52%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 5 ft= 40 square ft
Security of the shop	:	BDT 200,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Pant,shirt.genji,etc ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

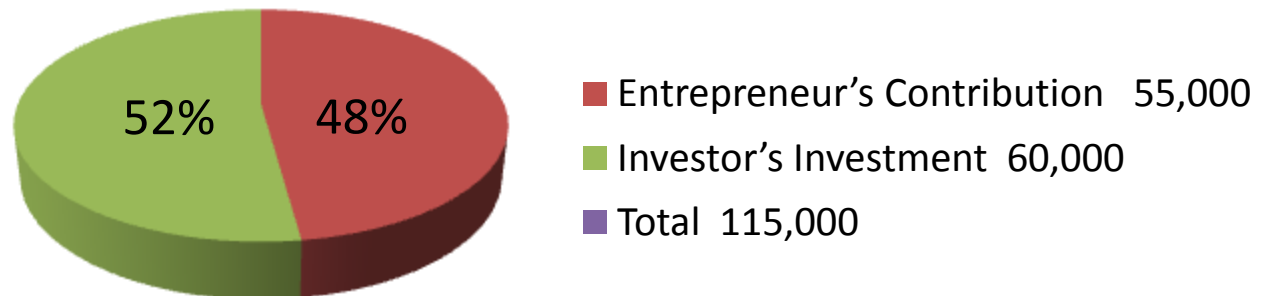
Existing Business

Paticular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloths	8000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less Variable Expense			
Cloths	7200	216000	2592000
Total variable Expense (B)	7,200	216000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		500	6000
Transportation		5,000	60000
Salary (self)		5000	60000
Guard		300	3600
Mobile bill		1000	12000
Total fixed cost (D)		15,800	189600
Net Profit (E)= [C-D]		8,200	98400

Investment Breakdown

Particulars	Existing	Proposed	Total
Three quarter	16,500	16000	32500
Pant piece	14,700	14,000	28700
Two quarter	6,750	8000	14750
Genji	7,000	8,000	15000
Shirt	3,450	4,000	7450
Shirt	6,600	10,000	16600
	55,000	60,000	115000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1
Revenue(Sales)			
Cloths	10900	327000	3924000
Total Sales (A)	10900	327000	3924000
Less Variable Expense			
Cloths	9810	294300	3531600
Total variable Expense (B)	9,810	294300	3531600
Contribution Margin (CM) [C=(A-B)]	1,090	32700	392400
Less Variable Expense			
Rent		4,000	48,000
Electricity bill		600	7200
Transportation		5,400	64800
Salary (Self)		5000	60000
Guard		300	3600
Mobile bill		1200	14400
Total fixed cost (D)		16,500	198000
Net Profit (E)= [C-D]		16200	194400
Investment Payback			72,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>
1	Cash Inflow	
1.1	Investment Infusion by Investor	60,000
1.2	Net Profit	194,400
1.3	Depreciation (Non cash item)	
1.4	Opening Balance of Cash Surplus	
	Total Cash Inflow	254400
2	Cash Outflow	
2.1	Purchase of Product	60,000
2.2	Payment of GB Loan	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	72000
	Total Cash Outflow	132,000
3	Net Cash Surplus	122,400

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



বিসমিল্লাহির রাহমানির রাহীম

প্রোঃ মোঃ ওয়াজেদ মিয়া
মোবাইলঃ ০১৯১১-১৪৭৬৬৩
০১৭৪০-৯১৪৯২৬



আরিন গার্মেন্টস

এখানে টি শার্ট, এক্সপোর্ট প্যান্ট, শার্ট পাইকারী সরবরাহ করা হয়।

দোকান নং-২ টাঙ্গাইল প্লাজা (৩য় তলা), আদালত রোড, টাঙ্গাইল









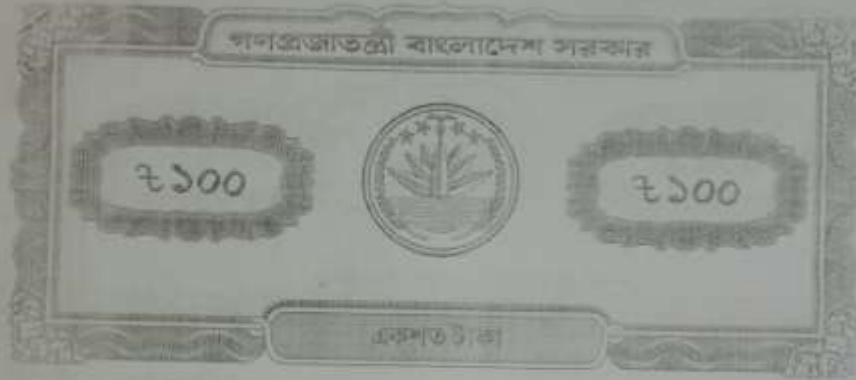








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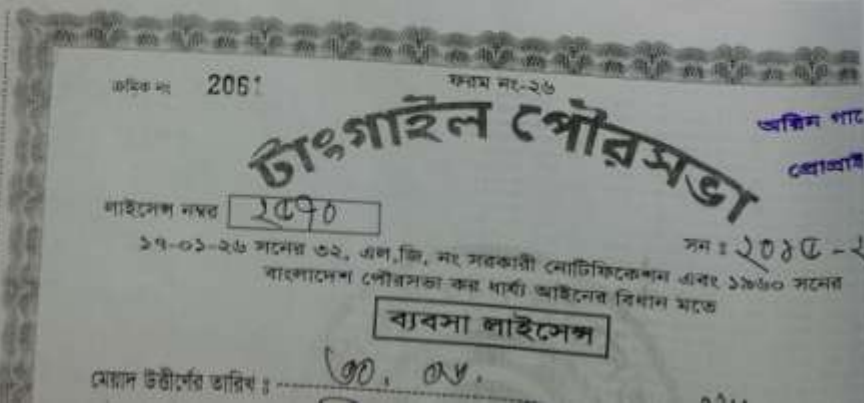


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“দোকান ঘর ভাড়ার চুক্তি পত্র দলিল”

১ম পক্ষ :

মোঃ কবেল মিয়া, পিতা- মোঃ ইউসুফ আলী, পায়- অরিয়ানা, আবদুর- হাদ্দা, খান্না ও জেলা- টাঙ্গাইল।



আফগান গার্মেন্টস

৬৬৬৬৬



এই কার্ডটি পাসপোর্টের মতো ব্যবহার করা যাবে না। কার্ডটি হারিয়ে গেলে বাতিল করা হবে।

FAMILY PICTURE

