

Proposed NU Business Name: **ARIF TAILORS & MARIA BORKA HOUSE**



Project identification and prepared by: : Aowlad Hossain,
Feni Sadar Unit, Feni.

Project verified by: Susanto Kumar Bishwas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ARIFUL ISLAM
Age	:	05-08-1990 (26 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers 02 Sister
Address	:	Vill: Betagaon; P.O: Aftab Bibir Hat; P.S: Feni sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA BEGUM
(iii) Father's name	:	NOOR AHMED
(iv) GB member's info	:	Branch: Kuthirhat, Sonagazi Centre # 29 (Female), Member ID: 8207, Group No: 08 Member since: 20-04-2005 to 27-08-2011 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: Nil
(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	:	10 years experience in running business. 01 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01843-554629
Mother's Contact No.	:	01863-127941
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 06 years ago. At first she took loan 5000 Taka from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF TAILORS & MARIA BORKA HOUSE
Location	:	West Doctor Para, Fire service, Feni Sadar, Feni.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 140,000 (from existing business) 75% Required Investment BDT 70,000 (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 30 ft = 300square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant pcs, Shirt pcs, Borkha pcs, Paplin, Long cloth, Tailoring service etc.▪25% gain on sales..▪The shop is Rented.▪The business is being operated by entrepreneur. Existing 02 employee.▪Two will be appointed after receiving equity money.▪Collects goods from Feni, Dhaka.▪Agreed grace period is 3 months.

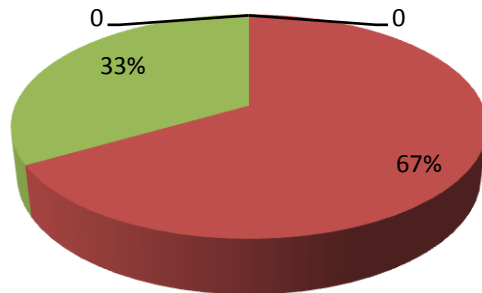
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant pcs, Shirt pcs, Borkha pcs, School dress cloth,Long cloth	5000	150,000	1,800,000
Total Sales (A)	5000	150,000	1,800,000
Less Variable Expense			
Pant pcs, Shirt pcs, Borkha pcs, Paplin,Long cloth	3,750	112,500	1,350,000
Total variable Expense (B)	3,750	112,500	1,350,000
Contribution Margin (CM) [C=(A-B)	1250	37,500	450,000
Less Variable Expense			
Rent		4000	48,000
Electricity bill		800	9600
Transportation		500	6000
Salary (self)		5000	60,000
Salary(Staff)		10,000	120,000
Entertainment		500	6000
Guard		100	1200
Generator		250	3000
Mobile bill		300	3600
Total fixed cost (D)		21,450	257,400
Net Profit (E)= [C-D]		16,050	192,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt pieces	20	300	6,000	50	300	15,000	21,000
Pant pieces	25	400	10,000	30	400	12,000	22,000
Borka	6	1200	7,200	0	0	0	7,200
Scaff	15	150	2,250	0	0	0	2,250
Yarn	333	30	10,000	0	0	0	10,000
Sewing machine	3	10,000	30,000	0	0	0	30,000
Borka pieces	10	500	5,000	20	500	10,000	15,000
Panjabi pieces	30	800	12,000	50	400	20,000	32,000
Others	0	0	7550	0	0	13,000	20,550
Security	1	50,000	50,000	0	0	0	50,000
	0	0	140,000	0	0	70,000	210,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 70,000
- Total 210,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Pant pcs, Shirt pcs, Borkha pcs, three pcs, than.	5500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5500	165,000	1,980,000	2,079,000	2,182,950
Less Variable Expense					
Pant pcs, Shirt pcs, Borkha pcs, three pcs, than.	4,125	123,750	1,485,000	1,559,250	1,637,212
Total variable Expense (B)	4,125	123,750	1,485,000	1,559,250	1,637,212
Contribution Margin (CM) [C=(A-B)	1,375	41,250	495,000	519,750	545,737
Less Variable Expense					
Rent		4000	48,000	48,000	48,000
Electricity bill		1000	12,000	12,500	13,000
Transportation		800	96,000	96,500	97,000
Salary (self)		5000	60,000	60,000	60,000
Salary(Staff)		10,000	120,000	120,000	120,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1200	1200	1200
Generator		250	3000	3000	3000
Mobile bill		400	4800	5,100	5,400
Total fixed cost (D)		22,050	264,600	352,300	353,600
Net Profit (E)= [C-D]		19,200	230,400	167,450	192,137
Investment Payback			28,000	28,000	28,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	230,400	167,450	192,137
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		202,000	341,450
	Total Cash Inflow	300,000	369,450	533,587
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	202,000	341,450	505,587

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Academy School Market,
Feni Sadar, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



বিস্মিল্লাহির রাহমানির রাহীম

আরিফ টেইলার্স

এন্ড মারিয়া বোরকা হাউজ











আরিফ টেইলার্স এন্ড মারিয়া বোরকা হাউজ

বিশ্বমিডিয়াহির রাহমানি রাহিম
এখানে স্কুল, কলেজ, মাদ্রাসারফ ড্রেস সেলাই করা হয়।

আরিফুল ইসলাম
ডোপাইটর

পশ্চিম ডাক্তার পাড়া, হারদার ট্রনিক
ফ্যাজার সার্ভিস সল্যুশন, ঢাকা।
মোবা: ০১৮৪৬-৫৫৪৬৬৯



বিশ্বমিডিয়াহির রাহমানি রাহিম

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জ্বরনা



বিসমিল্লাহির রাহমানির রাহিম

আরিফ টেইলাস এন্ড মারিয়া বোরকা হাউজ

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আরিফুল ইসলাম
থোপাইটর

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মোব: ০১৮৪৩-৫৫৪৬২৯



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