#### A Nobin Udyokta Project

Proposed NU Business Name : T . M Garments Factory



**NU Identified and PP Prepared:** 

Md. Nazmul karim (Manikganj Unit)

**Verified by: Md.Khalilur Rahman** 

#### Presented by:

Aklima akter Akhi Cellno: 01740544738

**GRAMEEN TRUST** 



## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name		Aklima akter Akhi
Age	:	30 Years
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:		1 Brother, 3 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	Khairunnessa
(iii) Father's name	:	Late. Abdul kasem
(iv) GB member's info	:	Branch: Dhakuli Branch Manikgonj, Centre # 45(M),
		Group No.:04, Loanee no.: 3419/1
		Member since: 1995, First loan: Tk. 2,000
		Existing loan: 30,000Tk., Outstanding: 12,520
Further Information:		
(v) Who pays GB loan installment		NU
(vi) Mobile lady	•	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc	:	
•	:	N/A N/A
(ix) Others	:	14// \
Education	:	H.S.C

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Garments Items Business
Trade License/ Drug License	:	TL= 801
Business Experience		
And Training Info	:	3 Years
Other Own/Family Sources of Income	:	Husband (Business)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info		01740544738
NU Project Source/Reference	:	GT Manikganj Unit, Manikganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 1995(20 Years). At first she took a loan amount BDT 2,000 from Grameen Bank. NU uses this GB loan. Mother gradually improved their life standard by using GB loan.

## PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name		T.M Garments Easterx
Address/ Location		Ukiwara, Gorpara , Manikganj.
Total Investment in BDT	:	6,30,000
Financing		Self BDT: 3,80,000 (from existing business) - 60 % Required Investment BDT: 2,50,000 (as equity) - 40%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
i. Proposed Business % of present gross profit margin	:	30%
ii. Estimated % of proposed gross profit margin	:	30%
iii. Agreed grace period	:	5 months

## PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars			Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	Investments in differ	ent categories:	(1)	(2)	(1+2)
i.	Present stock items:  Machineries Ready Cloths Process Cloths	: 1,50,000 : 1,00,000 : 1,30,000	3,80,000		3,80,000
<b>i.</b>	Proposed Stock Items: Total Goods	: 2,50,000		2,50,000	2,50,000
	Total Cap	ital	3,80,000/-	2,50,000/-	6,30,000/-

## PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock item	S
Product name with quantity	Amount
Over lock Machine 2pc	30,000
Fat lock Machine 1 pc	25,000
Plane lock Machine 4 pc	40,000
Cutter Machine 1 pc	25,000
Foot Machine 3 pc	15,000
Pining Cutter 1 pc	15,000
Ready cloths	
T- shirt	20,000
Female dress	30,000
Sweater	50,000
Process cloths	
Sweater cloth + T- shirt cloths	1,10,000
Others	10,000
Total Present Stock	3,80,000

Proposed items				
Product Name with quantity	Amount			
Over lock Machine 1pc	20,000			
Fat lock Machine 1 pc	30,000			
Plane lock Machine 1 pc	15,000			
Cutter Machine 1 pc	35,000			
Two Niddle Machine	30,000			
Sweater cloths	80,000			
T- shirt cloths	20,000			
Others	20,000			
Total Proposed Stock	2,50,000			

## INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales	4,000	1,20,000	14,40,000		
<b>Less:</b> Cost of sales	2,800	84,000	10,08,000		
Profit (30%) [A]	1,200	36,000	4,32,000		
Less: Operating Costs					
Electricity bill		15,00	18,000		
Shop Rent (Own)		-	-		
Transport		500	6,000		
Mobile bill		400	4,800		
Present salary/Drawings- self		7,000	84,000		
Present salary employee (4)		18,000	2,16,000		
Others( Chada, SMS, TL)		300	3,600		
Non Cash Item:					
Depreciation Expenses(1,50,000*15%)		1,875	22,500		
Total Operating Cost (D)		29,575	3,54,900		
Net Profit (C-D):		6,425	77,100		

### FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	Τ)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	5,000	1,50,000	18,00,000	6,000	1,80,000	21,60,000	6,500	1,95,000	23,40,000
Less: Cost of sales	3,500	1,05,000	12,60,000	4,200	1,26,000	15,12,000	4,550	1,36,500	16,38,000
Profit (30%) [A]	1,500	45,000	5,40,000	1,800	54,000	6,48,000	1,950	58,500	7,02,000
Less: Operating Costs									
Electricity bill		1500	18,000		2,000	24,000		2,000	24,000
Shop Rent (Own)		-	-		-	-		-	-
Transport		800	9,600		800	9,600		800	9,600
Mobile Bill		400	4,800		500	6,000		500	6,000
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Present salary employee (4)		20,000	2,40,000		20,000	2,40,000		20,000	2,40,000
Others (Chada,SMS,TL)		300	3,600		300	3,600		300	3,600
Non Cash Item:									
Depreciation Expenses( 1,50,000+1,30,000*15%)		3,500	42,000		3,500	42,000		3,500	42,000
Total Operating Cost (E)		33,500	4,02,000		34,100	4,09,200		34,100	4,09,200
Net Profit		11,500	1,38,000		19,900	2,38,800		24,400	2,92,800
Gt payback			1,00,000			1,00,000		•	1,00,000
Retained Income:			38,000		•	1,38,800			1,92,800

#### CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,50,000		
1.2	Net Profit	1,38,000	2,38,800	2,92,800
1.3	Depreciation (Non cash item)	42,000	42,000	42,000
1.4	Opening Balance of Cash Surplus		67,480	2,48,280
	Total Cash Inflow	4,30,000	3,48,280	5,83,080
2.0	Cash Outflow			
2.1	Purchase of Product	2,50,000		
2.2	Payment of GB Loan*	12,520		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,00,000	1,00,000	1,00,000
	Total Cash Outflow	3,62,520	1,00,000	1,00,000
3.0	Net Cash Surplus	67,480	2,48,280	4,83,080

## SWOT ANALYSIS

## STRENGTH

- > Availability of Products Sourcing.
- ➤ Skilled & 3 Years of Experience
- Good Communication System.

## WEAKNESS

➤ Lack of Capital

## **O**PPORTUNITIES

- > Expansion Of Business
- ➤ To acquire financial solvency

#### THREATS

- > Fire
- > Theft

## Pictures







































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#### গণপ্ৰজাতন্ত্ৰী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয় জাগার ইউনিয়ন পরিষদ মানিকগঞ্জ সদর, মানিকগঞ্জ জন্ম সনদ

[বিধি- ৯, জন্ম ও মৃত্যু নিৰন্ধন (ইউনিছম পৰিবল) বিভিন্নতা, ২০০ ৯] (জন্ম নিৰন্ধন বহি হইছে উত্তুত)

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জন্ম তারিখ: ১৫-০৪-১৯৮৫

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উপজেলা- হরির।মপুর, জেলা- মানিকগছ।

পিতার নাম; মৃত- আপুল কাশেম

হাতীয়তা; বাংলাদেশী

মাতার নাম: খ্যুরুনন্নেছা

হাতীয়তা; বাংলাদেশী

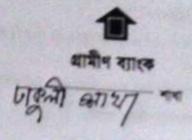
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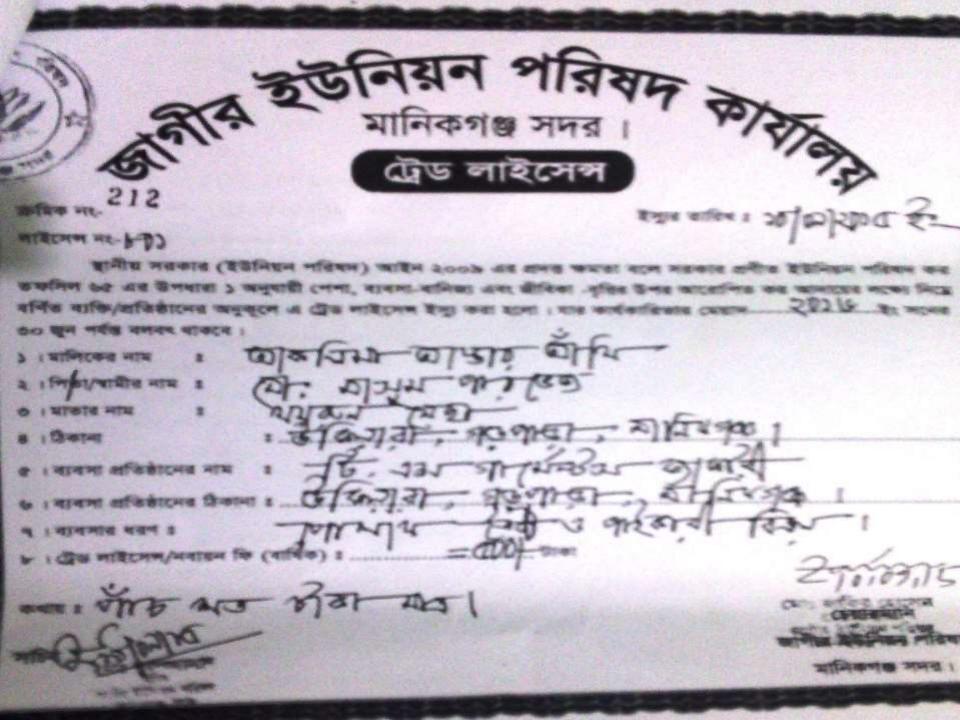
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# Presented at GT's 20th Internal Design Lab on 03 November, 2015

## Thank You