

Proposed NU Business Name: **SOKHINA GARMENTS**



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

Project verified by: Sushanto Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAHIN MIR
Age	:	01-05-1994 (22 Years)
Education, till to date	:	Class 6
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brothers & 3 Sister
Address	:	Vill: Boikhor, P.O: Munsigonj, 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	:	SOKHINA BEGUM
(iii) Father's name	:	MD. SOFI ULLAH MIR
(iv) GB member's info	:	Branch: Modina Bazar, Centre # 20(Female), Member ID: 928/1, Group No: 03 Member since: 15-04-2001 (10Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 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	:	3 years experience in running business. He has 8 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01984-667417
Mother's Contact No.	:	01924-900384
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA BEGUM joined Grameen Bank since 10 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	:	SOKHINA GARMENTS
Location	:	Boikhar munsigonj
Total Investment in BDT	:	BDT 180000/-
Financing	:	Self BDT 100000/-(from existing business) 56% Required Investment BDT 80000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22ft x 20ft= 440 square ft
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 30% gain on sale.▪The business is operating by entrepreneur. Existing 4 employee. After getting equity fund 4 employee will be appointed.▪The shop is rented.▪Collects goods from Narayongonj, Dhaka.▪Agreed grace period is 3 months.

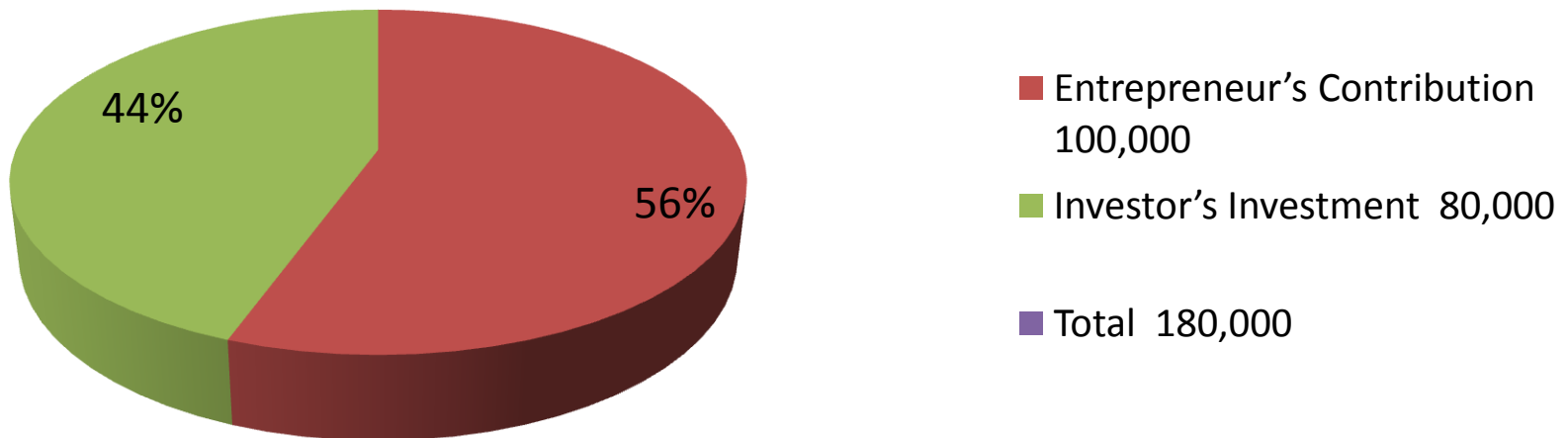
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric item	2900	87000	1044000
Total sales (A)	2900	87000	1044000
Less Variable Exp.			
Electric item	2030	60900	730800
Total Variable exp. (B)	2030	60900	730800
Contribution Margin CM [C= (A-B)]	870	26100	313200
less fixed exp.			
Rent		0	0
Electricity bill		1200	14400
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		12000	144000
Entertainment		200	2400
Guard		0	0
Genaretor		1000	12000
Mobile		300	3600
total fixed cost (D)		20700	248400
Net profit (E) [C-D]		5400	64800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Digital Cotton cloth	300	100	30,000	0	0	0	30,000
Astor	200	20	4,000	0	0	0	4,000
Cotton cloth	20	100	2,000	0	0	0	2,000
Leich	200	20	4,000	0	0	0	4,000
Chayna net	800	75	60,000				60,000
Long cloth				400	200	80,000	80,000
Total	1520		100,000	400		80,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Cloth Item	4900	147000	1764000	1852200
Total Sales (A)	4900	147000	1764000	1852200
less variable Expenses				
Cloth Item	3430	102900	1234800	1296540
Total variable Expenses (B)	3430	102900	1234800	1296540
Contribution Margin (CM)= (A-B)	1470	44100	529200	555660
Less Fixed Expenses				
Rent		0	0	0
Electricity bill		1200	14400	16000
Transportation		1300	15600	35000
Salary (self)		5000	60000	60000
Salary (staff)		24000	288000	288000
Entertainment		400	4800	4800
Guard		0	0	0
Genaretor		1200	14400	14400
Mobile		400	4800	7400
Total Fixed Cost		33500	402000	425600
Net Profit (E) (C-D)		10600	127200	130060
Investment Payback			48000	48000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	127,200	130,060
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		79,200
	Total Cash Inflow	207200	209260
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	79,200	161260

SWOT ANALYSIS

STRENGTH

Employment: Self: 04 Family:0 Others:0
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

























শ্রীমান

আমি মোঃ মতি হুসাইন মীর এই মর্মে প্রত্যক্ষ করিতে যে, আমার স্ত্রী
মীরে বেগম হুসাইন হাছিম বেগম নাম
এবং ও বিবাহিত - নাম - হুসাইন মীর।

শ্রীমান

আমি মোঃ মতি হুসাইন মীর এই মর্মে প্রত্যক্ষ করিতে
যে, আমার স্ত্রী মোঃ মতি হুসাইন মীর - হুসাইন মীর
নামের স্ত্রী - আমার স্ত্রী - হুসাইন মীর।

আমি হুসাইন মীর - মতি হুসাইন মীর -

স্বাক্ষর :- *[Signature]*
নাম :- মোঃ মতি হুসাইন মীর
তারিখ :- ০২/০৫/১৯
স্বাক্ষর :- *[Signature]*
নাম :- হুসাইন মীর
তারিখ :- ০২/০৫/১৯

[Handwritten notes in Bengali]
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয়পত্র



নাম: মোঃ শহিন মীর
Name: Md. Sahin Mir
পিতা: বেগম সফিউল্লাহ মীর
মাতা: সফিলা বেগম
Date of Birth: 01 May 1984
ID NO: 19845925

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয়পত্র

স্বাক্ষর :- *[Signature]*
নাম :- *[Name]*
তারিখ :- *[Date]*

FAMILY PICTURE

