

Proposed NU Business Name: Mahabub Garments



Project identification and prepared by: Md Saidur Rahman
Mollah

Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABJAL HOSSAIN
Age	:	04-02-1985 (31 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Boro Bashali P.O: Boro Bashali P.S: Tangail Sadar 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	:	Lili Begum
(iii) Father's name	:	Md Hossain Ali
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 32(Female), Member ID: 8583, Group No: 10 Member since: 01-08-1985 (31 Years) First loan: BDT 2,500
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: 6,000
(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	:	5 years experience in running business. He has 1year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-957122
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Lili Begum joined Grameen Bank since 31 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

Proposed Nobin Udyokta Business Info

Business Name	:	Mahabub Garments
Location	:	Elenga Akota Market, College Mor, Elenga, Kalihati, Tangail
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 300,000/-(from existing business) 79% Required Investment BDT 80,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 8 ft= 112 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Pant, Shirt, Jacket, Gangi, Frog, Three pis etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Bongo Bazar, Dhaka.▪Agreed grace period is 3 months.

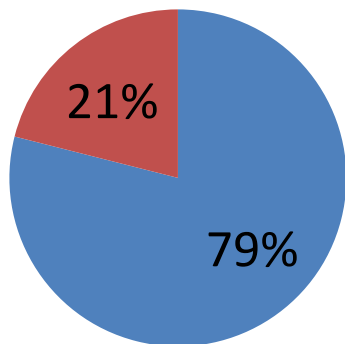
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pant, Shirt, Jacket, Gangi, Three pis etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Pant, Shirt, Jacket, Gangi, Three pis etc.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Electricity Bill		600	7,200
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Generator Bill		200	2,400
Transportation		2,000	24,000
Entertainment		300	3,600
Rent		4,800	57,600
Total fixed Cost (D)		13,200	158,400
Net Profit (E) [C-D]		4,800	57,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gangi	50	150	7,500	10	250	2,500	10,000
Pant	80	500	40,000	20	500	10,000	50,000
Taowjer	100	200	20,000				20,000
Jacket	30	600	18,000	80	600	48,000	66,000
Fotuwa	90	150	13,500				13,500
Three Pis	70	1500	105,000	10	1500	15,000	120,000
Shirt	200	300	60,000	15	300	4,500	64,500
Frog, Baby Set	100	360	36,000				36,000
Total	720		300,000	135		80,000	380,000

Source of Finance



- Entrepreneur Contribution: 300,000
- Investors Investment : 80,000
- Total Investment : 380,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Pant, Shirt, Jacket, Gangi, Three pis etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Pant, Shirt, Jacket, Gangi, Three pis etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Electricity Bill		600	7,200	7,560	7,938
Mobile Bill		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	25,200	26,460
Entertainment		400	4,800	5,040	5,292
Rent		4,800	57,600	60,480	63,504
Generator Bill		200	2,400	2,520	2,646
Total Fixed Cost		13,500	162,000	167,100	172,455
Net Profit (E) [C-D]		7,500	90,000	97,500	105,375
Investment Payback			32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	90,000	67,500	105,375
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		58,000	123,500
	Total Cash Inflow	170,000	155,500	228,875
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	58,000	123,500	196,875

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 6 Years
Quality goods & services;
Skill and experience;1Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE

