

## Proposed NU Business Name: **BHAI BHAI GARMENTS**



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Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ABU KAWSAR</b>
Age	:	10-01-1986 (30 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	04 Brothers and 01 Sister
Address	:	Vill: Thanapar P.O: Sordaha P.S: Charghat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST AFROZA BEGUM</b>
(iii) Father's name	:	<b>MD ABU MUSA</b>
(iv) GB member's info	:	Branch : Charghat , Centre: 48 (Female), Member ID: 4055, Group No: 03 Member since: 16-02-09 (07 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 150000 Outstanding loan: 137800
(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.)	:	
Business Experiences and Training Info	:	12 years experience in running business. 10 Years in own business. He has 01 Year training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01728-007919
Family's Contact No.	:	01756-820066
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST AFROZA BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BHAI BHAI GARMENTS</b>
Location	:	Sordaha Baazar
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 130000/- (from existing business) 72% Required Investment BDT 50000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Pant, Ganji, Shirt , Panjabi etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

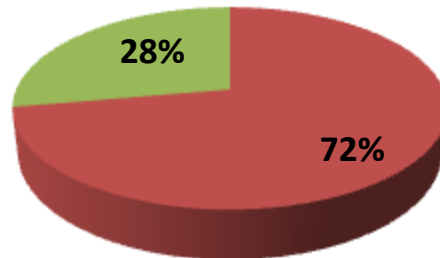
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Pant, Ganji, Shirt , Panjabi etc.	2900	87000	1044000
<b>Total Sales (A)</b>	2900	87000	1044000
<b>Less Variable Expense</b>			
Pant, Ganji, Shirt , Panjabi etc.	2080	62400	748800
<b>Total variable Expense (B)</b>	2,080	62400	748800
<b>Contribution Margin (CM) [C=(A-B)]</b>	520	15600	187200
<b>Less Variable Expense</b>			
Rent		700	8400
Electricity bill		700	8400
Transportation		1,800	21600
Salary (self)		5000	60000
Guard		60	720
Generator		210	2520
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		8,570	102840
<b>Net Profit (E)= [C-D]</b>		7,030	84360

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant	100	420	42,000	1	10,000	10,000	52,000
Genji	70	320	22,400	1	10000	10,000	32,400
Shirt piece	50	360	18,000	1	10000	10,000	28,000
Panjabi	10	400	4,000	1	12000	12,000	16,000
Baby set	40	220	8,800	1	8000	8,000	16,800
Others	1	4800	4,800	0		0	4,800
Security	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>272</b>	<b>0</b>	<b>130,000</b>	<b>5</b>	<b>0</b>	<b>50,000</b>	<b>180,000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Pant, Ganji, Shirt , Panjabi etc.	3800	114000	1368000	1436400	1508220
<b>Total Sales (A)</b>	3800	114000	1368000	1436400	1508220
<b>Less Variable Expense</b>					
Pant, Ganji, Shirt , Panjabi etc.	3040	91200	1094400	1149120	1206576
<b>Total variable Expense (B)</b>	3,040	91200	1094400	1149120	1206576
<b>Contribution Margin (CM) [C=(A-B)</b>	760	22800	273600	287280	301644
<b>Less Variable Expense</b>					
Rent		700	8400	8,400	8400
Electricity bill		900	10800	11300	11800
Transportation		2,000	24000	24,500	25000
Salary (self)		5000	60000	60000	60000
Guard		60	720	720	720
Generator		210	2520	2520	2520
Mobile bill		200	2400	2500	2600
<b>Total fixed cost (D)</b>		9,070	106,320	107,420	108520
<b>Net Profit (E)= [C-D]</b>		13730	164760	179,860	193124
Investment Payback			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SR#	<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	50,000		
1.2	Net Profit	164,760	179,860	193124
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		144,760	304620
	<b>Total Cash Inflow</b>	<b>214760</b>	<b>324620</b>	<b>497744</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>144,760</b>	<b>304620</b>	<b>477744</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





Welcome to Paradise

99 DIVISIONS

THE WOLF IS LOOSE

BRIDGE





# ড্রড্র গার্মেন্টস

এখান গান্ধীজীর ত্রী স্কল (পাষাক পাওয়া যায়।

(প্রাঃ মোঃ আছিরুল ইসলাম (কডিছার)

(মোবঃ ০১৭২৮-০০৭২১২)

২নং সলি জারদা বাজার চারঘাট, রাজশাহী।



Handwritten notes on the left side of the document, including names and dates.

সরকারি পৌরসভা (Municipality) form with a photo of a man and various fields for identification and address.

- A list of items or services with corresponding prices or quantities, such as '১. ... ১০০', '২. ... ১০০', etc.

Identification card for 'শ্রীমতী মাহবুবা বেগম' (Mrs. Mahbuba Begum) with a photo and ID number 8122505842813.

Form with a QR code and text: 'সরকারি পরিচয়পত্র' (Official ID Card).

Form with a house icon and the text 'সরকারি পরিচয়পত্র' (Official ID Card).

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# FAMILY PICTURE

