

Proposed NU Business Name: **OBAIDUL GARMENTS**



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABADUL HOQE
Age	:	02-03-1993 (24 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	NILL
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Chsihara, P.O: Hatgangopara, P.S: Bagmara , 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	:	MOST. ALEFA BEGUM
(iii) Father's name	:	MD. MONIR UDDIN
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 36 (Female), Member ID: 3988, Group No: 07 Member since: 2010-2013 Present 04-09-2014 (7Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000 Outstanding loan: 8,880/=
(v) Who pays GB loan installment	:	Fatherr
(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	:	2 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Pan Boroj
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-850640
Mother's Contact No.	:	01930-439137
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ALEFA BEGUM joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	OBAIDUL GARMENTS
Location	:	Gangopara Bazar,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 71% Required Investment BDT 50,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft = 100 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Garments item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund no employee will be appointed.▪The shop is Owne.▪Collects goods from Dhaka,Nowga.▪Agreed grace period is 3 months.

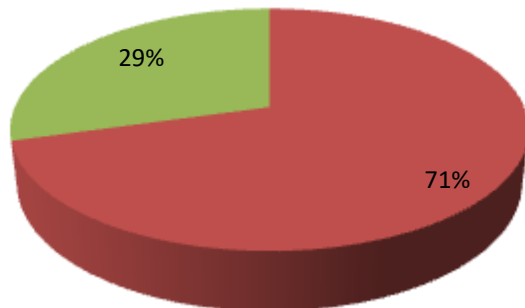
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Garments Item	2,000	60,000	7,20,000
Total variable Expense (B)	2,000	60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent			
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)			
Guard			
Transportation		4,000	48,000
Entertainment		100	1,200
Bank service Charge			
Total fixed Cost (D)		9,500	1,14,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pant Pice	200	200	40,000	100	200	20,000	60,000
Shart Pice	100	150	15,000	100	150	15,000	30,000
Genji	200	100	20,000	100	100	10,000	30,000
Three Pice	25	350	8,000	-	-	-	8,000
Orna	100	100	10,000	-	-	-	10,000
Others Item	-	-	27,000	-	-	5,000	33,000
Total	625		1,20,000	300		50,000	1,70,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Grrments Item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Garments Item	2,400	72,000	8,64,000	9,07,200	9,52,560
Total variable Expense (B)	2,400	72,000	8,64,000	9,07,200	9,52,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent					
Electricity Bill		200	2,400	3,000	3,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)					
Transportation		5,000	60,000	65,000	70,000
Entertainment		200	2,400	3,000	3,500
Guard Bill					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		11,000	1,32,000	1,36,000	1,45,200
Net Profit (E) [C-D]		7,000	84,000	90,800	92,940
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84,000	90,800	92,940
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		64,000	1,34,800
	Total Cash Inflow	1,34,000	1,54,800	2,27,740
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	64,000	1,34,800	2,07,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 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





BOYS
WILL BE
BOYS

NINETEEN
72
DON'T GET BL OUN HURRY



BOYS
WILL BE
BOYS

NINETEEN
72
Kurdana Bicy
DON'T GET A BORN PUPPY

BOYS
WILL BE
BOYS

FAMILY PICTURE

