

# Proposed NU Business Name: **MA BOSTRABITAN AND GARMENTS**



Project identification and prepared by: Md. Lokman Hakim,  
Godagari Unite, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.SAIBUR RAHMAN</b>
Age	:	10-02-1991(26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	NOI
No. of siblings:	:	4 Brother 1 Sister
Address	:	Vill: Pirijpur,P.O: Pirijpur P.S: Godagari 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.TARAMON BEGUM</b>
(iii) Father's name	:	<b>MD. ALTAF HOSSAIN</b>
(iv) GB member's info	:	Branch: Matikata, Godagari Centre # 27(Female), Member ID: 3784, Group No: 07 Member since: 01-01-2008(10Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 80,000, Outstanding loan: 5670
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01767414245
Father's Contact No.	:	01747328480
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. TARAMON BEGUM** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA BOSTRABITAN AND GARMENTS</b>
Location	:	Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 79500/-
Financing	:	Self BDT 29500/-(from existing business) 86% Required Investment BDT 50,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10 ft= 150square ft
Security of the shop	:	BDT 15,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments business.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪After getting equity fund 1 employ will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Pabna and Rajshahi</li><li>▪Agreed grace period is 3 months.</li></ul>

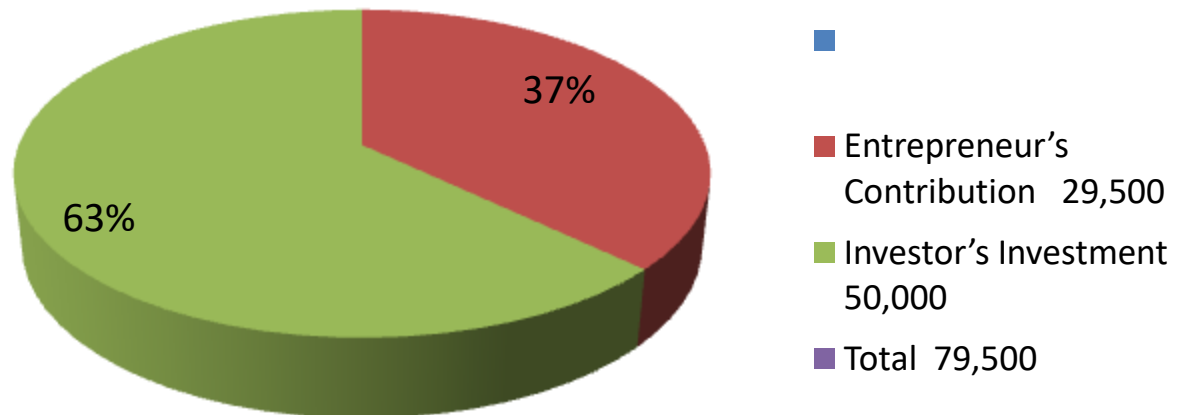
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloths sales	5000	150,000	180,000
<b>Total Sales (A)</b>	5000	150,000	180,000
<b>Less. Variable Expense</b>			
Cloths sales	4000	120000	1440000
<b>Total variable Expense (B)</b>	4000	120000	1440000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6000
Electricity Bill		200	2400
Mobile Bill		200	2400
Salary (self)		5000	60000
Entertainment		0	
Transportation		2000	24000
Gard		100	1200
<b>Total fixed Cost (D)</b>		<b>8000</b>	<b>96000</b>
<b>Net Profit (E) [C-D]</b>		<b>22000</b>	<b>264000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt Piece (50 x 200)	1000	35,250	36,250
	800	10,500	11,300
Pant Piece (50 x 300 )	500	4,250	4,750
Three piece(100 x 500)	7200		7,200
Shari ( 180 x 400)	8500		8,500
Lunggi ( 250 x 350)			0
Goj kapor ( 600 x 50)			0
Readymad shart (100 x200)	1500		1,500
Readymad pant(50 x 300)	10,000		10,000
Others			0
<b>Total</b>	<b>29500</b>	<b>50000</b>	<b>79500</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Month</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
<b>Clot sales</b>	5000	150000	1800000	1890000	1984500
<b>Total Sales (A)</b>	5000	150000	1800000	1890000	1984500
<b>Less. Variable Expense</b>					
<b>Clot sales</b>	4000	120000	360000	3780000	3969000
<b>Total variable Expense (B)</b>	4000	120000	360000	3780000	3969000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1000	30000	360000	378000	396900
<b>5 Less. Fixed Expense</b>					
Rent		500	6000	7000	8000
Electricity Bill		200	2400	2700	3000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Transportation		2000	24000	27000	30000
Guard		100	1200	1500	1700
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		8000	96100	101000	105800
<b>Net Profit (E) [C-D]</b>		22000	263900	277000	291100
<b>Investment Payback</b>			20000	20000	20000



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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2<sup>nd</sup> year</i>	<i>3rd year</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	263900	277000	291100
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>243900</b>	<b>500900</b>
	<b>Total Cash Inflow</b>	<b>313900</b>	<b>520900</b>	<b>792000</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>243900</b>	<b>500900</b>	<b>772000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Pirijpur, Godagari, Rajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# মা বস্ত্র বিজান

## এন্ড গার্মেন্টস

এখানে সকল প্রকার শার্ট-প্যান্ট পিস, শ্রি-পিস, শাড়ী, লুঙ্গী  
পাঞ্জাবী সহ, ছিটকাপড় এবং মেয়েদের জামা, জিন্সপ্যান্ট  
ইত্যাদি সামগ্রী পাওয়া যায়।

প্রা. মো. সইবুর রহমান, মোবা. ০১৭৬৭-৪১৪২৪৫

পিরিজপুর স্কুল মার্কেট, গোদাগাড়ী, রাজশাহী।

১৯.৭.০০১











# FAMILY PICTURE

