

Proposed NU Business Name: **HASIB GARMENTS**



Project identification and prepared by: Md. Moshiur Rahman
Sreenagar, Munshigonj
Project verified by: Md. Shamsul Arefin


Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HASIBUL ALAM
Age	:	07-01-1993(24 Years)
Education, till to date	:	Class x
Marital status	:	Unmarried
Children	:	01 son 02 daughter
No. of siblings:	:	01 Brother 01 sister
Address	:	Vill:Taratiya P.O ;Atpara P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST HASINA BEGUM
(iii) Father's name	:	SHA ALAM
(iv) GB member's info	:	Branch: Sinpara, Centre # 35(Female), Member ID: 3680, Group No: 10 Member since:01-05-1992-2000(08Years) First loan: BDT 2,000/- Existing loan :15,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	02 years of business experience. : 02 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Rent car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01874-729100
Family's Contact No.	:	01819-168308
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HASINA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HASIB GARMENTS
Location	:	Baroygaw bazar,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 169,000/-
Financing	:	Self BDT 119,000/- (from existing business)70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 12 ft= 216 square ft
Security of the shop	:	BDT 30,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; pant, jaket etc . ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The sop is rented. ▪Collects goods from kaligong. ▪Agreed grace period is 3 months.

Existing Business (BDT)

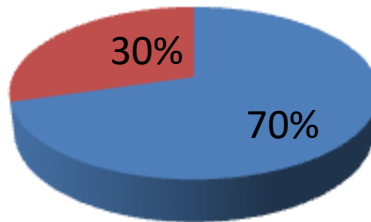
Particular	Daily	Monthly	Yearly
Revenue (sales)			
pant, jaket etc .	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
pant, jaket etc .	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		100	1,200
Generator		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		9,000	108,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
lok machine	1	10000	10000		0	0	0	10,000
Chap machine	1	15000	15000		0	0	0	15,000
power machine	6	10000	60000		10	0	0	60,000
pant cloth	200	70	14000		700	70	49,000	63,000
jeket cloth	200	100	20000	other	0	0	1,000	21,000
Total			119000			0	50,000	169,000

Source of finance

■ Entrepreneur investment 119,000
 ■ Investore investment 50,000
 ■ Total investment 169,000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
pant, jaket etc .	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
pant, jaket etc .	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,000	108,000	108,840	109,722
Net Profit (E) [C-D]		9,000	108,000	117,960	128,418
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	108,000	117,960	128,418
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		88,000	185,960
	Total Cash Inflow	158,000	205,960	314,378
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	88,000	185,960	294,378

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business :02
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





