

Proposed NU Business Name: **MRIDUL GARMENTS**



Project identification and prepared by: MD. Abadat Hossain,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHENUR KHAN
Age	:	17-08-1983 (32 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Tatshree, P.O: Lauhati, P.S: Delduar, 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	:	UMME KULSUM
(iii) Father's name	:	LATE. ALTAF HOSSAIN KHAN
(iv) GB member's info	:	Branch: Lauhati, Delduar, Centre #41(Female), Member ID: 2794, Group No: 02 Member since: 14-02-1988 (27 Years) First loan: BDT 3000/-.
Further Information:		Existing Loan: BDT 38,000 Outstanding loan: BDT 23,788
(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	:	21 years experience in running business. He has 4 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-562318
Mother's Contact No.	:	01713-562321
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

UMME KULSUM joined Grameen Bank since 27 years ago. At first she took 3000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MRIDUL GARMENTS
Location	:	Lauhati, Delduar, Tangail.
Total Investment in BDT	:	BDT 1,74,000/-
Financing	:	Self BDT 94,000/- (from existing business) 54% Required Investment BDT 80,000/- (as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 14 ft= 140 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Cloths like; Sharee, Pakhi dress, Shirt, Pant, Sweater, T-shirt, Napkin, kids cloths etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

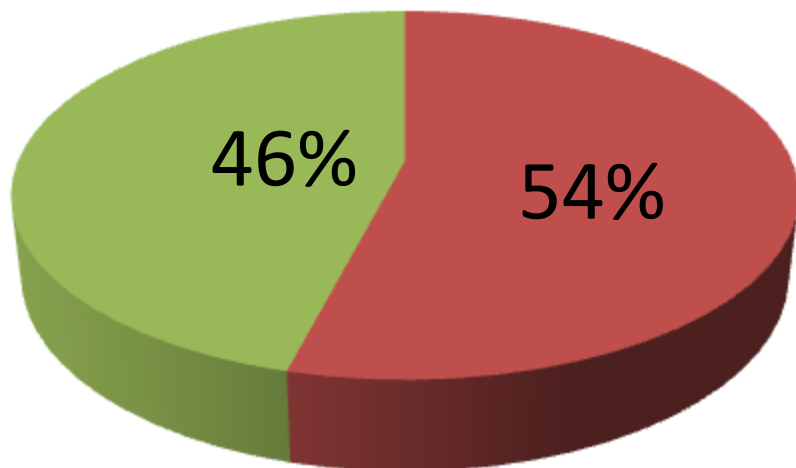
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Cloths	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		400	4,800
Entertainment		100	1,200
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sharee (47 x800)	37,600	15,000	52,600
Pakhi dress (9 x 1300)	11,700	-	11,700
Full shirt & Full pant	9,000	-	9,000
Sweater	12,700	30,000	42,700
T-shirt, Socks, Napkin, Three quarter, Kids cloths etc	23,000	35,000	58,000
Total	94,000	80,000	174,000

Source of Finance



- Entrepreneur's Contribution 94,000
- Investor's Investment 80,000
- Total 174,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	3,000	90,000	1,080,000	1,134,000
Total Sales (A)	3,000	90,000	1,080,000	1,134,000
Less. Variable Expense				
Cloths	2,400	72,000	864,000	907,200
Total variable Expense (B)	2,400	72,000	864,000	907,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		200	2,400	3,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		700	8,400	10,500
Entertainment		100	1,200	1,500
Total Fixed Cost		6,900	82,800	86,500
Net Profit (E) [C-D]		11,100	133,200	140,300
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	133,200	140,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		85,200
	Total Cash Inflow	213,200	225,500
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	85,200	177,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 21 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





Small decorative sign or label on the wall above the shelving unit.

NIKE
CLIPTON
SAMSUNG Sticks
Mega





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দোকান ভাড়ার চুক্তিপত্র

বরাবর, মোঃ শাহিনুর খান, পিতা-মৃত আলতাফ হোসেন খান, গ্রাম-তাতশী, ডাকঘর-লাউহাটী, উপজেলা
দেলদুয়ার, জেলা-টাঙ্গাইল।



গ্রামীণ ব্যাংক

লাউহাটী দেলদুয়ার শাখা

সহজ ঋণের পাশ বই

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FAMILY PICTURE

