

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



Project identification and prepared by: Md.Hafizur Rahman  
Mawna Unit, Gazipur

Project verified by: Md Rafiqul Islam



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

Name	:	<b>MD FARUQ MIRDA</b>
Age	:	02-03-1987 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers
Address	:	Vill: Tepirbari , P.O:Tengra, P.S: Sreepur Dist: Gazipur
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 RAHIMA KHATUN</b>
(iii) Father's name	:	<b>MD MAFIZ UDDIN MIRDA</b>
(iv) GB member's info	:	Branch: Mawna, Centre # 12(Female), Member ID: 2225, Group No: 05 Member since: 02-04-2004 (12 Years) First loan: 1500/- taka.
Further Information:		Existing Loan:25,000/- Taka Outstanding loan: Nil
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912454260
Mother's Contact No.	:	01714602176
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST RAHIMA KHATUN** joined Grameen Bank since 12 Years ago. At first she took 1,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI GARMENTS</b>
Location	:	SC Baazar,Mawna, Sreepur
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,50,000 (from existing business) 71% Required Investment BDT 1,00,000 (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 6,000
Size of shop	:	12 ft x 20 ft= 240 square ft
Security of the shop	:	BDT 1,50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Shari,Lungi,Pant &amp; Shirt piece,Winter cloths etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪Existing no employee, one will be appointed after getting equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka,Shadarghat,Baburhat</li><li>▪Agreed grace period is 3 months.</li></ul>

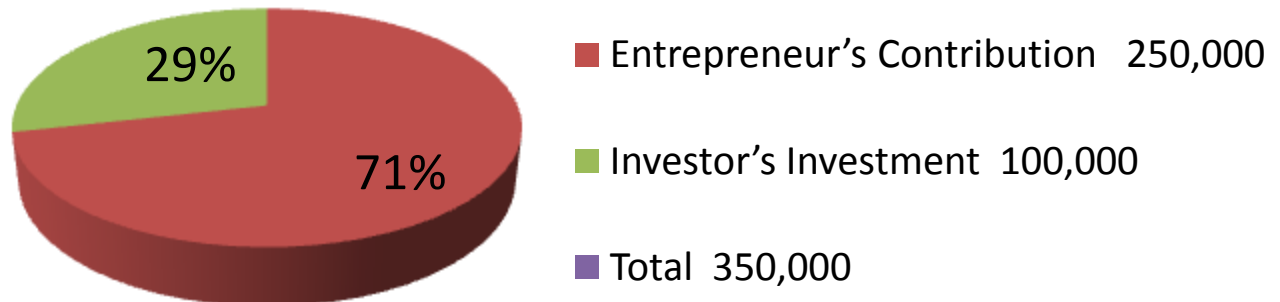
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Shari,Lungi,Pant & Shirt piece,Winter cloths etc.	3500	105000	1260000
<b>Total Sales (A)</b>	3500	105000	1260000
<b>Less Variable Expense</b>			
Shari,Lungi,Pant & Shirt piece,Winter cloths etc.	2975	89250	1071000
<b>Total variable Expense (B)</b>	2,975	89250	1071000
<b>Contribution Margin (CM) [C=(A-B)</b>	525	15750	189000
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		800	9600
Salary (self)		6000	72000
Entertainment		300	3600
Generator		150	1800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		9,900	118800
<b>Net Profit (E)= [C-D]</b>		5,850	70200

## Investment Breakdown

Particulars	Existing	Proposed	#VALUE!
Panjabi,Pant piece,Shirt piece,Shirt(Small & Large)	114,000	35,000	149000
Girl's frok,Lungi,Sahri,Tangail Shari	101,000	40,000	141000
Winter cloth	35,000	25,000	60000
	250,000	100,000	350000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Shari,Lungi,Pant & Shirt piece,Winter cloths etc.	6000	180000	2160000	2268000
<b>Total Sales (A)</b>	6000	180000	2160000	2268000
<b>Less Variable Expense</b>				
Shari,Lungi,Pant & Shirt piece,Winter cloths etc.	5100	153000	1836000	1927800
<b>Total variable Expense (B)</b>	5,100	153000	1836000	1927800
<b>Contribution Margin (CM) [C=(A-B)</b>	900	27000	324000	340200
<b>Less Variable Expense</b>				
Rent		2,200	26,400	26,600
Electricity bill		600	7200	7400
Transportation		900	10800	11,000
Salary (Self)		6000	72000	72000
Salary(Staff)		5000	60000	60000
Entertainment		300	3600	3600
Generator		150	1800	1800
Mobile bill		400	4800	4800
<b>Total fixed cost (D)</b>		15,400	184800	187,200
<b>Net Profit (E)= [C-D]</b>		11600	139200	153,000
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	139,200	153,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		79,200
	<b>Total Cash Inflow</b>	239200	232200
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	79,200	172200

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
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













# FAMILY PICTURE

