

Proposed NU Business Name: **MUKTAR GARMENTS**



Project identification and prepared by: MD. Jahangeer Ferdous,
Munsigonj Unit, Dhaka

Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MUKTAR HOSSAIN |
| Age | : | 27-05-1988 (27 Years) |
| Education, till to date | : | MBS |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 2 Brothers 1 Sisters |
| Address | : | Vill: Telirbil, P.O: Ponchosar P.S: Munsigonj Sadar, Dist: Munsigonj |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MASUDA BEGOM |
| (iii) Father's name | : | MD. HASAN ALI |
| (iv) GB member's info | : | Branch: Ponchosar, Munsigonj, Centre # 28(Female), Member ID: 3171/1, Group No: 02 Member since: 13-09-1995 (20 Years) First loan: BDT 3000 taka. |
| Further Information: | | Existing Loan: BDT 200,000 Outstanding loan: BDT 93400 |
| (v) Who pays GB loan installment | : | Nil |
| (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 | : | 5 years. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01923698264 |
| Mother's Contact No. | : | 0193335686 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Dhaka. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MASUDA BEGOM joined Grameen Bank since 20 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | MUKTAR GARMENTS |
| Location | : | Telirbil, Ponchosar, Munsigonj Sadar, Munsigonj |
| Total Investment in BDT | : | BDT 280,000 |
| Financing | : | Self BDT 180,000(from existing business) 64 % Required Investment BDT 1,00,000(as equity) 36% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 15 ft x 12.ft= 180 square ft |
| Security of the shop | : | Nil |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like AC net, Normal Net, Sharting, Katan cloth etc.▪Average 40% gain on sales.▪The business is operating by entrepreneur.▪Existing 5 employees.▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue(Sales) | | | |
| AC net, Normal Net, Sharting, Katan cloth etc. | 3700 | 111000 | 1332000 |
| Total Sales (A) | 3700 | 111000 | 1332000 |
| Less Variable Expense | | | |
| AC net, Normal Net, Sharting, Katan cloth etc. | 2590 | 77700 | 932400 |
| Total variable Expense (B) | 2,590 | 77700 | 932400 |
| Contribution Margin (CM) [C=(A-B)] | 1,110 | 33300 | 399600 |
| Less Variable Expense | | | |
| Electricity bill | | 2000 | 24000 |
| Transportation | | 3,000 | 36000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 16000 | 192000 |
| Generator | | 1000 | 12000 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 27,300 | 327600 |
| Net Profit (E)= [C-D] | | 6,000 | 72000 |

Investment Breakdown

| Particulars | Existing | Proposed | Total |
|------------------|----------|----------|--------|
| Ac Net | 36,000 | 36000 | 72000 |
| Normal Net | | 30000 | 30000 |
| Cloth False | 30,000 | 30000 | 60000 |
| Starting Fabrics | 16,000 | 0 | 16000 |
| Astor | 10,000 | | 10000 |
| Lase | 11,500 | | 11500 |
| Katan Fabrics | 18,000 | 0 | 18000 |
| Others | 18,500 | 4,000 | 22500 |
| Sweing machine | 40,000 | | 40000 |
| | 180,000 | 100,000 | 280000 |

Source of Finance



Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 |
|--|-------|---------|---------------|---------------|
| Revenue(Sales) | | | | |
| AC net, Normal Net, Sharting, Katan cloth etc. | 4900 | 147000 | 1764000 | 1852200 |
| Total Sales (A) | 4900 | 147000 | 1764000 | 1852200 |
| Less Variable Expense | | | | |
| AC net, Normal Net, Sharting, Katan cloth etc. | 3430 | 102900 | 1234800 | 1296540 |
| Item | | | | |
| Total variable Expense (B) | 3,430 | 102900 | 1234800 | 1296540 |
| Contribution Margin (CM) [C=(A-B) | 1,470 | 44100 | 529200 | 555660 |
| Electricity bill | | 2200 | 26400 | 26600 |
| Transportation | | 3,200 | 38400 | 38600 |
| Salary (Self) | | 5000 | 60000 | 60000 |
| Salary(Staff) | | 20000 | 240000 | 240000 |
| Generator | | 1000 | 12000 | 12000 |
| Mobile bill | | 400 | 4800 | 5000 |
| Total fixed cost (D) | | 31,800 | 381600 | 382,200 |
| Net Profit (E)= [C-D] | | 12300 | 147600 | 173,460 |
| Investment Payback | | | 60,000 | 60,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 147,600 | 173,460 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 87,600 |
| | Total Cash Inflow | 247600 | 261060 |
| 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) | 60,000 | 60,000 |
| | Total Cash Outflow | 160,000 | 60000 |
| 3 | Net Cash Surplus | 87,600 | 201060 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 16 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



PRINT
BIND
HIRED



PRINT
BIRD
HIRED



PRINT
BIRD
HIRED




PRINT



HIRED






গ্রামীণ ব্যাংক
 পঞ্চসাব, মুন্সীগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম: মুক্‌তর হোসেন
 ঋণী নং: ৩৭/৪/১১
 গ্রুপ নং: ০২
 কেন্দ্র নং: ২৫৫
 কেন্দ্রের নাম: ডেলিভারি স্টেশন ১/০
 এই ইস্যুর তারিখ: ২৫/৫/১৪
 শাখা ব্যবস্থাপকের স্বাক্ষর: মুক্‌তর হোসেন


প্রত্যয়ন পত্র

আমরা মোঃ হাসান আলমি, এই মর্মে প্রত্যয়ন প্রতিবেদন
 যে, আমরা পূর্ব মোঃ মুক্তার হোসেনকে গ্রহণ
 করিমা প্রত্যয়ন মুক্তার সার্বজনীন পরিচালনার জন্য
 আমরা গ্রহণের সুদান করিমা। এই গ্রহণের
 অন্য কোনো দায়িত্ব গ্রহণযোগ্য নয়।

তারিখ: ০২-০৬-২০১৪


স্বাক্ষর: মোঃ মুক্তার হোসেন
 মোঃ হাসান আলমি
 ডেলিভারি স্টেশন
 ১, নং, মুন্সীগঞ্জ।

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মুক্তার হোসেন
 Name: Md Mukter Hossain
 পিতা: মোঃ হাসান আলমি
 মাতা: মাসুদা বেগম
 Date of Birth: 18 May 1983
 ID NO: 501-876-331

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তবিক অন্য
 কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুপ্রাণিত করা হলো।
 ঠিকানা: গ্রাম/সাতা: কেল্লার বিন, ডাকঘর: পঞ্চসাব - ১৫০০, মুন্সীগঞ্জ সদর,
 মুন্সীগঞ্জ


 প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/০৫/২০০৮

FAMILY PICTURE

