

Proposed NU Business Name: **SHOIKOT GARMENTS**



Project identification and prepared by: Md. Golam rosul,
Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. TOWFIQ
Age	:	01-02-1982 (34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 SON 1 DAUGHTER
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Telirbil , P.O: ponchasar, 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	:	HALIMA BEGUM
(iii) Father's name	:	MD. NUR HOSSEIN
(iv) GB member's info	:	Branch: Poncasar , Centre # 13(Female), Member ID: 4763, Group No: 05 Member since: 1996-2008 (12 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	8 years experience in running business. He has 3 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01959846303
Mother's Contact No.	:	01727-692241
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA BEGUM joined Grameen Bank since 12 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHOIKOT GARMENTS
Location	:	Telirbil, poncasar,munsigonj
Total Investment in BDT	:	BDT 265000/-
Financing	:	Self BDT 165000/-(from existing business) 62% Required Investment BDT 100,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 15ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cloth item etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 6 employee. After getting equity fund 6 employee will be appointed.▪The shop is rented.▪Collects goods from Narayongonj, Dhaka.▪Agreed grace period is 3 months.

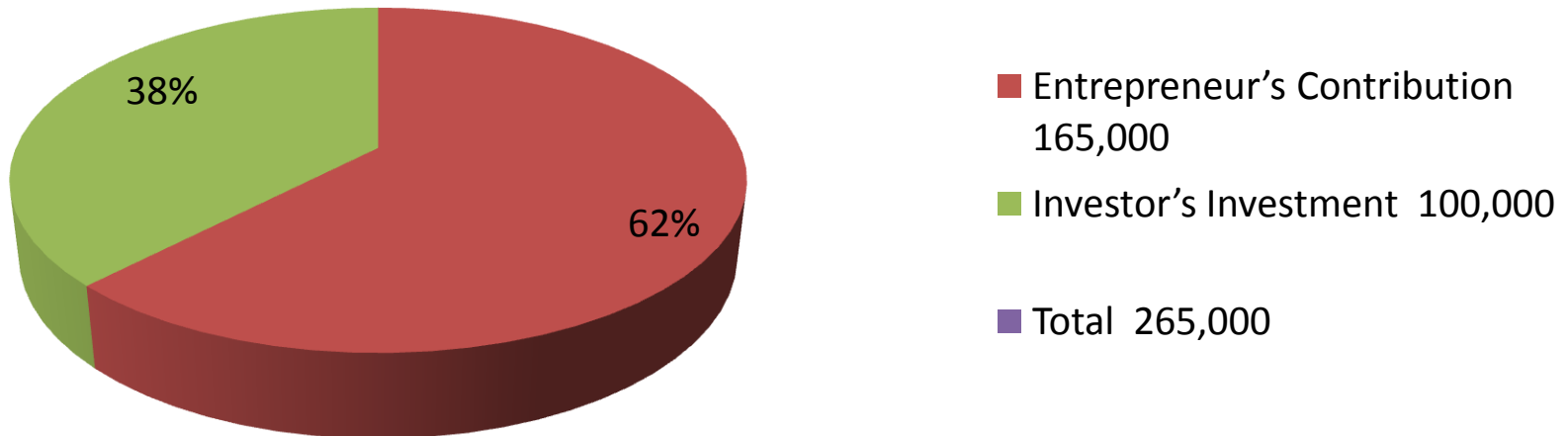
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	3600	108000	1296000
Total sales (A)	3600	108000	1296000
Less Variable Exp.			
Cloth item	2520	75600	907200
Total Variable exp. (B)	2520	75600	907200
Contribution Margin CM [C= (A-B)]	1080	32400	388800
less fixed exp.			
Rent		0	0
Electricity bill		1000	12000
Transportation		1200	14400
Salary (self)		5000	60000
Salary (staff)		18000	216000
Entertainment		200	2400
Guard		0	0
Genaretor		1000	12000
Mobile		300	3600
total fixed cost (D)		26700	320400
Net profit (E) [C-D]		5700	68400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Indian net	600	80	48,000	500	80	40,000	88,000
Chaina net	800	75	60,000	800	75	60,000	120,000
Sharting	1500	30	45,000			0	45,000
Jorjet cloth	1200	10	12,000			0	12,000
Total	4100		165,000	1300		100,000	265,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Cloth Item	6250	187500	2250000	2362500
Total Sales (A)	6250	187500	2250000	2362500
less variable Expenses				
Cloth Item	4375	131250	1575000	1653750
Total variable Expenses (B)	4375	131250	1575000	1653750
Contribution Margin (CM)= (A-B)	1875	56250	675000	708750
Less Fixed Expenses				
Rent		0	0	0
Electricity bill		1000	12000	16000
Transportation		1500	18000	35000
Salary (self)		5000	60000	60000
Salary (staff)		36000	432000	432000
Entertainment		300	3600	3600
Guard		0	0	0
Genaretor		1200	14400	14400
Mobile		400	4800	7400
Total Fixed Cost		45400	544800	568400
Net Profit (E) (C-D)		10850	130200	140350
Investment Payback			60000	60000

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	130,200	140,350
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		70,200
	Total Cash Inflow	230200	210550
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
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	70,200	150550

SWOT ANALYSIS

STRENGTH

Employment: Self: 06 Family:0 Others:0
Experience & Skill : 08 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























বিসমিলাহির রাহমানির রাহিম

মেসার্স

সৈকত গার্মেন্টস

শ্রোঃ মোঃ তৌফিক



এখানে যাবতীয় আধুনিক ডিজাইনের
রুচি সম্মত পোশাক তৈরি করা হয়।

মোবাইলঃ 01959-846303


তেলিরবিল পঞ্চসার, মুন্সীগঞ্জ।

স্বাধীন বাংলাদেশ এই মর্মে প্রত্যক্ষ সত্যিভাৱে যে, হালিমা
 নামে গণপ্রজাতন্ত্রী বাংলাদেশ সরকারৰ পৰা প্ৰাপ্ত হৈছে। যি
 নাম ও নিয়মিত-মৰ্মত সিনেমা। যিৰ কু-কলী
 নাম।
 ম হালিমা নামেৰে সিনেমা সিনেমা হৈছে।

স্বাক্ষৰ: হালিমা বেগম
 নাম: হালিমা বেগম
 ঠিকনা: তেলিৰ বিল,
 ডাকঘৰ: পঞ্চসার,
 ফোন নং: ৩৩/২-
 ৩০০২০০৬
 মোবাইল নং: ১৭০০০০০০০০
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স্বাক্ষৰ: হালিমা বেগম
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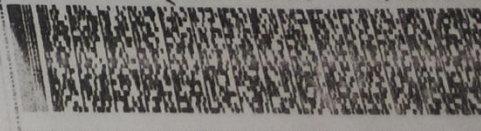
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
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 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ তৌফিক
 Name: Md Towfiq
 পিতা: মোঃ নূর হোসেন
 মাতা: হালিমা বেগম
 Date of Birth: 01 Feb 1982
 ID NO: 19325618676000008

এই কাৰ্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাৰ্ডটি ব্যৱহাৰ
 কোথাও পাওৱা গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়াৰ জন্য
 ঠিকানা: গ্রাম/রাস্তা: তেলিৰ বিল, ডাকঘৰ: পঞ্চসার - ১৫০০, মু
 মুলীগঞ্জ

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 প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ



FAMILY PICTURE

