

Proposed NU Business Name: **HABIB GARMENTS**



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Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD HABIBUR RAHMAN |
| Age | : | 14-10-1990 (26 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Single |
| Children | : | N/A |
| No. of siblings: | : | 3 Brother & 1 Sisters |
| Address | : | Vill: Teler Bil , P.O: Ponchosar, P.S: Munshigonj, 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 | : | HASINA BEGUM |
| (iii) Father's name | : | MONIR HOSSAIN |
| (iv) GB member's info | : | Branch: Ponchosar Munshigonj, Centre # 13 (Female), Member ID: 2468/1, Group No: 04 Member since: 28-07-2009 to 2014 (05 Years) First loan: BDT 15,000/- |
| Further Information: | | Existing loan: 70,000/- 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 | : | 04 years experience in running business. He has hand training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01920-499247 |
| Family's Contact No. | : | 01934-491317 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 5 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | HABIB GARMENTS |
| Location | : | Telirbil, Ponchosar, Munshigonj |
| Total Investment in BDT | : | BDT 235,000/- |
| Financing | : | Self BDT 135,000/- (from existing business) 57% Required Investment BDT 100,000/- (as equity) 43% |
| 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 |
| Implementation | : | <ul style="list-style-type: none">▪ Kids cloth manufacturer.▪ Average 40% gain on sales.▪ The business is operating by entrepreneur. Existing 6 artisans.▪ Two artisans will be appointed.▪ The shop is owned.▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months. |

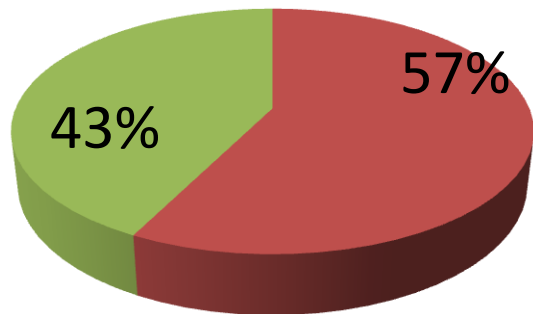
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|----------------|------------------|
| Revenue (sales) | | |
| Cloths | 165,000 | 1,980,000 |
| Total Sales (A) | 165,000 | 1,980,000 |
| Less. Variable Expense | | |
| Cloths | 99,000 | 1,188,000 |
| Total variable Expense (B) | 99,000 | 1,188,000 |
| Contribution Margin (CM) [C=(A-B)] | 66,000 | 792,000 |
| Less. Fixed Expense | | |
| Electricity Bill | 2,500 | 30,000 |
| Mobile Bill | 300 | 3,600 |
| Salary (self) | 5,000 | 60,000 |
| Transportation | 1,500 | 18,000 |
| Entertainment | 200 | 2,400 |
| Salary (staff) | 50,000 | 600,000 |
| Total fixed Cost (D) | 59,500 | 714,000 |
| Net Profit (E) [C-D] | 6,500 | 78,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|------------------------|-------------|------------|----------------|------------|------------|----------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| China Blanket | 100 | 480 | 48,000 | 100 | 480 | 48,000 | 96,000 |
| China Net | 500 | 55 | 27,500 | 0 | 0 | 0 | 27,500 |
| AC Net | 400 | 75 | 30,000 | 500 | 75 | 37,500 | 67,500 |
| Shirting | 500 | 40 | 20,000 | 300 | 40 | 12,000 | 32,000 |
| Button, Zipper, Thread | 1 | 10000 | 10,000 | 1 | 2500 | 2,500 | 12,500 |
| Total | 1501 | | 135,500 | 901 | | 100,000 | 235,500 |

Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 100,000
- Total 235,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | |
| Cloths | 220,000 | 2,640,000 | 2,772,000 | 2,910,600 |
| Total Sales (A) | 220,000 | 2,640,000 | 2,772,000 | 2,910,600 |
| Less. Variable Expense | | | | |
| Cloths | 132,000 | 1,584,000 | 1,663,200 | 1,746,360 |
| Total variable Expense (B) | 132,000 | 1,584,000 | 1,663,200 | 1,746,360 |
| Contribution Margin (CM) [C=(A-B)] | 88,000 | 1,056,000 | 1,108,800 | 1,164,240 |
| Less. Fixed Expense | | | | |
| Electricity Bill | 2,500 | 30,000 | 31,000 | 32,000 |
| Mobile Bill | 400 | 4,800 | 5,500 | 6,500 |
| Salary (self) | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | 3,500 | 42,000 | 44,000 | 46,000 |
| Entertainment | 200 | 2,400 | 3,000 | 4,000 |
| Salary (staff) | 63,000 | 756,000 | 756,000 | 756,000 |
| Total Fixed Cost | 74,600 | 895,200 | 899,500 | 904,500 |
| Net Profit (E) [C-D] | 13,400 | 160,800 | 209,300 | 259,740 |
| Investment Payback | | 40,000 | 40,000 | 40,000 |

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 | 100,000 | | |
| 1.2 | Net Profit | 160,800 | 209,300 | 259,740 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 120,800 | 290,100 |
| | Total Cash Inflow | 260,800 | 330,100 | 549,840 |
| 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) | 40,000 | 40,000 | 40,000 |
| | Total Cash Outflow | 140,000 | 40,000 | 40,000 |
| 3 | Net Cash Surplus | 120,800 | 290,100 | 509,840 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:08
Experience & Skill : 4 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
Political unrest

Pictures























5TH BEACH FESTIVAL 1971

**SUMMER
PARADISE**
SANTA MONICA COAST



SACI & ABBRACCI
SINCE 1932

FAMILY PICTURE

