

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

Project identification and prepared by: : Md. Alamgir Hosain,  
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD: SHAHENUR KHAN</b>
Age	:	17-05-1983 (35 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	3 Son
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Tatshri P.O: Lauhati P.S: Delduyar 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	:	<b>KULCHUM</b>
(iii) Father's name	:	<b>LET:ALTAF HOSSAN</b>
(iv) GB member's info	:	Branch:Lauhati , Delduyar Centre # 41 (Female), Member ID: 2794, Group No: 02 Member since: 11/09/1985 First loan: BDT 2000/- Outstanding loan: 33704/=
Further Information:		
(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	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-562318
Family's Contact No.	:	01713-562321
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KULCHUM** joined Grameen Bank since 32 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MRIDUL GARMENTS</b>
Location	:	Lauhati Bazar, Delduyar, Tangail.
Total Investment in BDT	:	BDT 280000/-
Financing	:	Self BDT 150000/- (from existing business) 54% Required Investment BDT 130,000/- (as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 14 ft= 224 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likeShari,lungi,three-pis etc,</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪ The shop is not rented.</li><li>▪Collects goods from Tangail .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

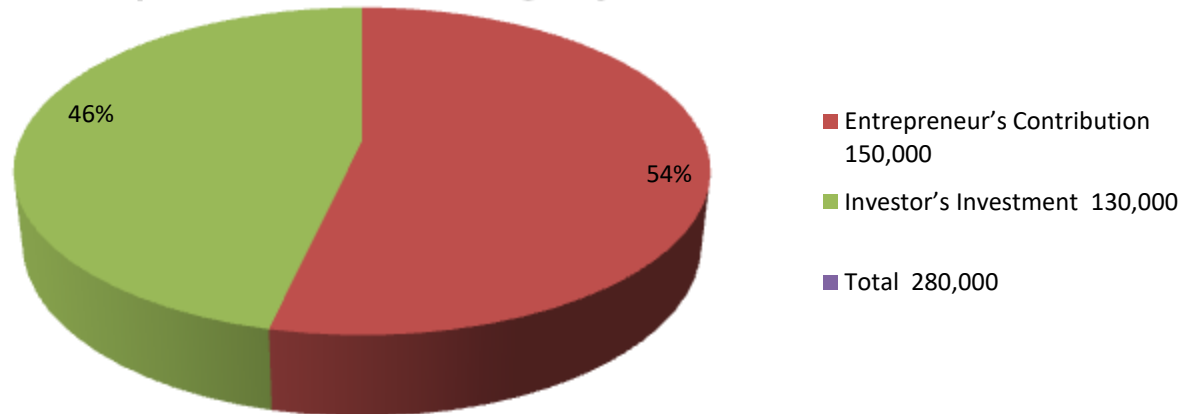
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shari, lungi, three-pis etc		70,000	840,000
<b>Total Sales (A)</b>		70,000	840,000
<b>Less. Variable Expense</b>			
Shari, lungi, three-pis etc		56,000	672,000
<b>Total variable Expense (B)</b>		56,000	672,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		14,000	168,000
<b>Less. Fixed Expense</b>			
Rent		500	6000
Electricity Bill		300	3600
Transportation		1000	12000
Mobile Bill		300	3600
Entertainment		200	2400
Salary (self)		5000	60000
<b>Total fixed Cost (D)</b>		7300	87,600
<b>Net Profit (E) [C-D]</b>		6700	80400

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
shari	24000	50,000	74000
		25,000	25000
fog	25000	25,000	50000
Shat	46000	24,000	70000
Pant	40000		40000
Shit Bost	35000		35000
Others	30000	3000	33000
<b>Total</b>	<b>150000</b>	<b>130,000</b>	<b>280000</b>

## Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Shari,lungi,three-pis etc					
		70,000	840,000	882000	926100
<b>Total Sales (A)</b>		70,000	840,000	882000	926100
<b>Less. Variable Expense</b>					
Shari,lungi,three-pis etc		56,000	672,000	705600	740880
<b>Total variable Expense (B)</b>		56,000	672,000	705600	<b>740880</b>
<b>Contribution Margin (CM)</b> [C=(A-B) ]		14,000	168,000	176400	<b>185220</b>
<b>Less. Fixed Expense</b>					
Rent		500	6000	6000	6000
Electricity Bill		300	3600	3600	3600
Transportation		1000	12000	12000	12000
Mobile Bill		300	3600	3600	3600
Entertainment		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
<b>Total Fixed Cost</b>		7300	87,600	87,600	87,600
<b>Net Profit (E) =[C-D] ]</b>		6700	80400	88800	97620
<b>Investment Payback</b>			52000	52000	52000



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	130,000		
1.2	Net Profit	80,400	88,800	97,620
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		28,400	65,200
	<b>Total Cash Inflow</b>	<b>210,400</b>	<b>117,200</b>	<b>162,820</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	130,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	52,000	52000	52000
	<b>Total Cash Outflow</b>	<b>182,000</b>	52000	52000
<b>3</b>	<b>Net Cash Surplus</b>	<b>28,400</b>	<b>65,200</b>	<b>110,820</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Pakulla  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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এখানে শাড়ী, লুঙ্গী, গামছা  
বিক্রয় করা হয়। ডাঙরী  
প্রো: শাহিনুর রহমান খাঁ



























