

## Proposed NU Business Name: **ANGO BILASH FEBRICS**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>Biplove Hossain</b>
Age	:	13-07-1986 ( 31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	04 Brothers,
Address	:	Vill: Betuli ,P.O:Kanchkura ,P.S: Uttarkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Amena Begum
(iii) Father's name	:	Md Abdul Mannan
(iv) GB member's info	:	Branch: Dakshainkhan, Centre # 28 (Female), Member ID:2693/1 , Group No:03 Member since: 06-06-1998( 20 Years) First loan: BDT = 1500 /- ,Last Loan :-50,000/- Outstanding loan:= Nil
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 & Skill Own Business and Training Info	:	06 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-653539
Family's Contact No.	:	01532-595174
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Amena Begum** joined Grameen Bank since 20 years ago. At first she took BDT 1500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Ango Bilash Febrics
Location	:	Kanchkura,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 600,000/- (from existing business) 86% Required Investment BDT 100,000/- (as equity) 14 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 12 ft= 288 square ft
Security of the shop	:	BDT 300,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods ,Sari,Three pice,Than cloth,etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>One</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Islampur, Newmarket .</li><li>▪Agreed grace period is 3 months.</li></ul>

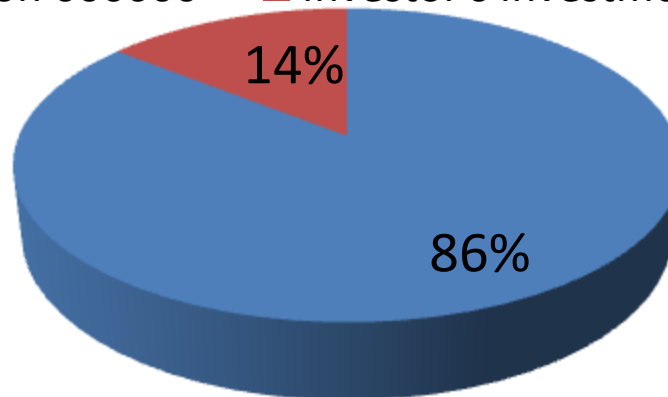
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments Products And Cloth	4,500	135,000	1,620,000
	0	0	0
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Less. Variable Expense</b>			
Garments Products And Cloth	3,600	108,000	1,296,000
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		1200	14,400
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		6,000	72,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>18,700</b>	<b>224,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,300</b>	<b>99,600</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Sari	40	1600	64000	Sari	15	1600	24,000	88,000
Three Piece	35	3000	105000	Three Piece	10	3000	30,000	135,000
Than Cloth	50	660	33000	Than Cloth	15	660	9,900	42,900
Orna	20	450	9000	Orna	12	450	5,400	14,400
Less	50	80	4000	Less	15	80	1,200	5,200
Borkha	15	800	12000	Borkha	12	800	9,600	21,600
Mosari	50	250	12500	Mosari	20	250	5,000	17,500
Bed Shed	40	250	10000	Bed Shed	25	250	6,250	16,250
Scarp	60	350	21000	Scarp	12	350	4,200	25,200
Secuirity Advanced	0	0	300000				0	300,000
Others			29500	Others			4,450	33,950
<b>Total</b>			<b>600,000</b>				<b>100,000</b>	<b>700,000</b>

## Source of Finance

■ Entrepreneur's contibution 600000    ■ Investor's Investment 100000    ■ Total 700000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Garments Products And Cloth	7,500	225,000	2,700,000	2,835,000	2,976,750
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>7,500</b>	<b>225,000</b>	<b>2,700,000</b>	<b>2,835,000</b>	<b>2,976,750</b>
<b>Less. Variable Expense</b>					
Garments Products And Cloth	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total variable Expense (B)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		1260	15,120	15,876	16,670
Transportation		1,000	12,000	12,000	12,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		6000	72,000	75,600	79,380
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>18,810</b>	<b>225,720</b>	<b>230,706</b>	<b>235,941</b>
<b>Net Profit (E) [C-D]</b>		<b>26,190</b>	<b>314,280</b>	<b>336,294</b>	<b>359,409</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	314,280	336,294	359,409
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		274,280	570,574
	<b>Total Cash Inflow</b>	<b>414,280</b>	<b>610,574</b>	<b>929,983</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>274,280</b>	<b>570,574</b>	<b>889,983</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 06 Years  
Own Business :06 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







এখানে পাওয়া যায়

← অঙ্গুলাস ফেব্রিক এন্ড টেক্সটাইলস →

































উত্তরখান ইউনিয়ন পরিষদ  
Uttarkhan Union Parishad

কীর্ত্তুড়া, উত্তরখান, পটনা-১৬৪১, বাংলাদেশ

2112

ট্রেড লাইসেন্স

তারিখ : ২৭/১২/২০১৭

অনুলিপি নং : ১০৪০

সংখ্যা নং : ১১১২

লাইসেন্স নং : ১০৪০

(ইউ, সি, ৭ নং অধ্যয়ন, ১২ (১) নং বিধান প্রদান)

প্রতিষ্ঠানের নাম : **অল্‌ বিলাম ফেব্রিক্স**  
 মালিকের নাম : মোঃ মিল্লুর হোসেন  
 পিতা/স্বামীক নাম : আল্‌ মাস্টান  
 মাতার নাম : আমেনা বেগম  
 ঠিকানা : প্রোগারনাম অকেই, কীর্ত্তুড়া, উত্তরখান, পটনা-১২৫০।

প্রতিষ্ঠানের ধরণ : কাপড় বিক্রয়  
 এলাকা : কীর্ত্তুড়া  
 লাইসেন্স ফি : ৩০০/-  
 নিয়ন্ত্রণ বোর্ড ফি : বাবিলিক কর ফারম = ৭৫/- (পাঁচশত টাকা মাত্র)  
 নবায়ন ফি : ৫০০/- (পাঁচশত টাকা মাত্র)  
 জরিমানা : দুসকর কর ফারম = ৭৫/- (পাঁচশত টাকা মাত্র)

উপস্থিত নির্ধারিত ফি/ ফি সমূহ গৃহীত লাইসেন্স ১ জুলাই ২০১৭ ইং থেকে ৩০ জুন ২০১৮ পর্যন্ত ব্যবসা চালানোর অনুমতি প্রদান করা হইল।

সিনিয়র  
 মোঃ মাহবুব আলম  
 ইউনিয়ন পরিষদ (আলম)  
 উত্তরখান ইউনিয়ন পরিষদ, কীর্ত্তুড়া, উত্তরখান

২৭/১২/১৭  
 মোঃ মাহবুব আলম  
 উত্তরখান ইউনিয়ন পরিষদ  
 কীর্ত্তুড়া, উত্তরখান





# FAMILY PICTURE

