Proposed NU Business Name: AL HOSSEN GARMENTS



Project identification and prepared by: Atiqur Rahman, Elenga Unit, Tangail Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	AL AMIN HOSSEN		
Age	:	07-03-1993 (22 Years)		
Education, till to date	:	Class Five		
Marital status	:	Single		
Children	:	N/A		
No. of siblings:	:	3 Brothers		
Address	:	Vill: Badda uttar para, P.O: Kokdohora, P.S: Kallihati, Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MST. ASIYA BEGUM MD AL HOSSEN ALI Branch: Kokdohora Kalihati, Centre # 04 (Female), Member ID: 1186/1, Group No: 05 Member since: 12-03-1998 (17 Years) First Ioan: BDT 5,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Existing Loan: BDT 18,000 Outstanding Ioan: BDT 17,600 Father No No 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	:	Four years experience in running business.
Training Info	:	He has one year hand training.
Other Own/Family Sources of Income	:	Father's income (Cow rearing Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-364832
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

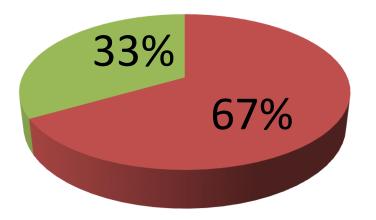
Most. Asiya Begum is a member of Grameen Bank since 17 years. At first she took 5,000 taka loan from Grameen Bank. she gradually took loan from GB. Utilize loan in Agriculture and cow rearing.

Proposed Nobin Udyokta Business Info				
Business Name	•	AL HOSSEN GARMENTS		
Location	:	Kokdohora bazaar, Kalihati, Tangail		
Total Investment in BDT	:	BDT 4,50,000		
Financing	•	Self BDT 3,00,000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33%		
Present salary/drawings from business (estimates)	:	BDT 8,000		
Proposed Salary	:	BDT 9,000		
Implementation		 Manufacturer of T-Shirt. Average 25% gain on sale. The business is operating by entrepreneur. Existing five worker. After getting equity fund two worker will be appointed. Collects cloths from Konabari and Mirpur-10. The shop is owned. Agreed grace period is 4 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
T-Shirt	7,000	210,000	2,520,000		
Total Sales (A)	7,000	210,000	2,520,000		
Less. Variable Expense					
T-Shirt	5,250	157,500	1,890,000		
Total variable Expense (B)	5,250	157,500	1,890,000		
Contribution Margin (CM) [C=(A-B)	1,750	52,500	630,000		
Less. Fixed Expense					
Electricity Bill		1,000	12,000		
Generator Bill		300	3,600		
Mobile Bill		300	3,600		
Transportation		2,000	24,000		
Salary (self)		8,000	96,000		
Salary (staff)		30,000	360,000		
Entertainment		500	6,000		
Guard		150	1,800		
Total fixed Cost (D)		42,250	507,000		
Net Profit (E) [C-D)		10,250	123,000		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Sewing machine	1,00,000	-	1,00,000		
T-shirt and Cloths	2,00,000	1,50,000	3,50,000		
Total 3,00,000 1,50,000 4,50,000					

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
T-Shirt	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
T-Shirt	7,500	225,000	2,700,000	2,835,000	2,976,750
Total variable Expense (B)	7,500	225,000	2,700,000	2,835,000	2,976,750
Contribution Margin (CM) [C=(A-B)	2,500	75,000	900,000	945,000	992,250
Less. Fixed Expense					
Electricity Bill		1,200	14,400	14,400	14,400
Generator Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		3,500	42,000	63,000	66,000
Salary (self)		9,000	108,000	108,000	108,000
Salary (staff)		40,000	480,000	480,000	480,000
Entertainment		700	8,400	9,000	9,500
Guard		150	1,800	1,800	1,800
Non Cash Item					
Depreciation		1,667	20,000	20,000	20,000
Total Fixed Cost		57 <i>,</i> 067	684,800	707,200	711,700
Net Profit (E) [C-D)		17,933	215,200	237,800	280,550
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	215,200	237,800	280,550
1.3	Depreciation (Non cash item)	20,000	20,000	20,000
1.4	Opening Balance of Cash Surplus		175,200	373,000
	Total Cash Inflow	385,200	433,000	673,550
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	175,200	373,000	613,550



STRENGTH Employment: Self: 01 Family:0 Others:07 Experience & Skill : 04 Years Quality cloths; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures





























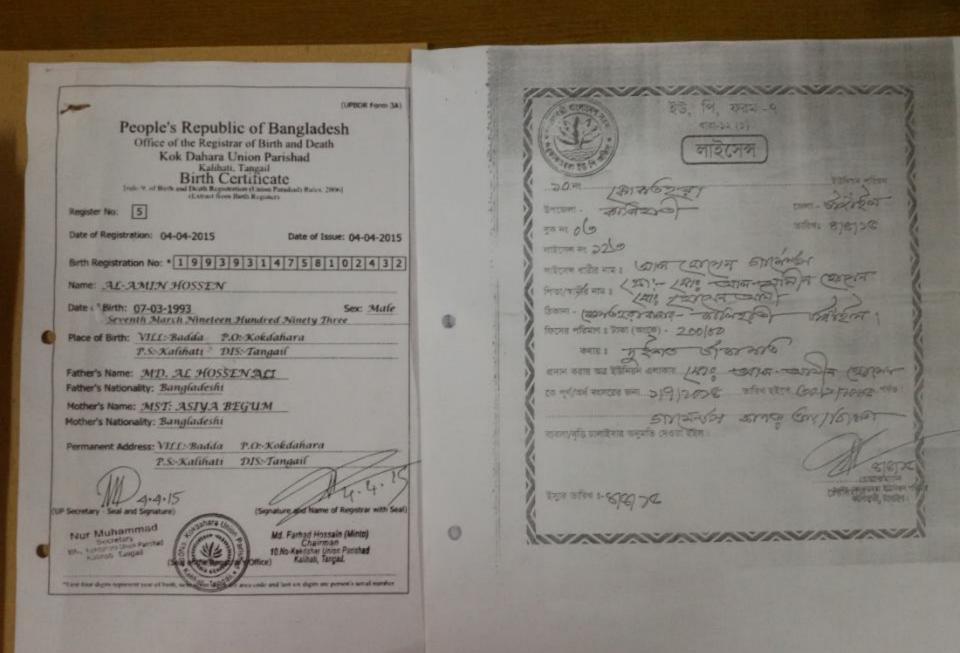




राष्ट्रभि आह जाभ (सारम आर्थ, विवा मूब आद राष्ट्र किया, भाषा काहा, त्यां किन्द्र स्थान काह साह ताहन हुन्हयामून नई नाम सहा, त्यां किन्द्र हा स्थान काह साहन हुन्ह साह नाम केंद्र स्थान केंद्र हि स्थान काह साहन ताम त्याप्त साह काह काम स्थाप कार्य, राख्य हाहन आत वा काठमां ने स्थाप काह काम हिल्ल मार्थ, काह काहन होने काह साह काह काम साहन कार्य काहन होने काह नाम त्याप्त साह काह काम साहन कार्य काहन होने काह कान ने साहन काह काम कार्य कार्य काह काहन होने का साहन कार्य कार्य कार्य कार्य कार्य का काठमां का साहन कार्य कार्य कार्य कार्य कार्य का काठमां का साहन कार्य कार्य कार्य कार्य कार्य कार्य कार्य कार्य साहन कार्य क

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