Proposed NU Business Name: MUKTAR GARMENTS



Project identification and prepared by: MD. Jahangeer Ferdous, Munsigonj Unit, Dhaka

Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MUKTAR HOSSAIN			
Age	:	27-05-1988 (27 Years)			
Education, till to date	:	MBS			
Marital status	:	Unmarried			
Children	:	N/A			
No. of siblings:	:	2 Brothers 1 Sisters			
Address	:	Vill: Telirbil, P.O: Ponchosar P.S: Munsigonj Sadar, Dist: Munsigonj			
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 MASUDA BEGOM MD. HASAN ALI Branch: Ponchosar, Munsigonj, Centre # 28(Female), Member ID: 3171/1, Group No: 02 Member since: 13-09-1995 (20 Years) First loan: BDT 3000 taka.			
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 200,000 Outstanding loan: BDT 93400 Nil 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	:	5 years.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923698264
Mother's Contact No.	:	0193335686
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MASUDA BEGOM joined Grameen Bank since 20 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info			
Business Name	:	MUKTAR GARMENTS	
Location	:	Telirbil, Ponchosar,Munsigonj Sadar, Munsigonj	
Total Investment in BDT	:	BDT 280,000	
Financing	:	Self BDT 180,000(from existing business) 64 % Required Investment BDT 1,00,000(as equity) 36%	
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	
Security of the shop	:	Nil	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like AC net, Normal Net, Sharting, Katan cloth etc. Average 40% gain on sales. The business is operating by entrepreneur. Existing 5 employees. Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
AC net, Normal Net, Sharting, Katan cloth etc.	3700	111000	1332000
Total Sales (A)	3700	111000	1332000
Less Variable Expense			
AC net, Normal Net, Sharting, Katan cloth etc.	2590	77700	932400
Total variable Expense (B)	2,590	77700	932400
Contribution Margin (CM) [C=(A-B)	1,110	33300	399600
Less Variable Expense			
Electricity bill		2000	24000
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		16000	192000
Generator		1000	12000
Mobile bill		300	3600
Total fixed cost (D)		27,300	327600
Net Profit (E)= [C-D]		6,000	72000

Investment Breakdown				
Particulars	Existing	Proposed	Total	
Ac Net	36,000	36000	72000	
Normal Net		30000	30000	
Cloth False	30,000	30000	60000	
Starting Fabrics	16,000	0	16000	
Astor	10,000		10000	
Lase	11,500		11500	
Katan Fabrics	18,000	0	18000	
Others	18,500	4,000	22500	
Sweing machine	40,000		40000	
	180,000	100,000	280000	

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
AC net, Normal Net, Sharting, Katan cloth etc.	4900	147000	1764000	1852200
Total Sales (A)	4900	147000	1764000	1852200
Less Variable Expense				
AC net, Normal Net, Sharting, Katan cloth etc.	3430	102900	1234800	1296540
Item				
Total variable Expense (B)	3,430	102900	1234800	1296540
Contribution Margin (CM) [C=(A-B)	1,470	44100	529200	555660
Electricity bill		2200	26400	26600
Transportation		3,200	38400	38600
Salary (Self)		5000	60000	60000
Salary(Staff)		20000	240000	240000
Generator		1000	12000	12000
Mobile bill		400	4800	5000
Total fixed cost (D)		31,800	381600	382,200
Net Profit (E)= [C-D]		12300	147600	173,460
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	147,600	173,460
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		87,600
	Total Cash Inflow	247600	261060
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)	60,000	60,000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	87,600	201060

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 16 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













विक्राम अन्

onen sense ange 2154(51121) 451 1

onens painen ant segenar 1 952 painens.

storm ang spara sizus suggen, enjeumens per

(n) onens sia (ne sizus (500) angemens per

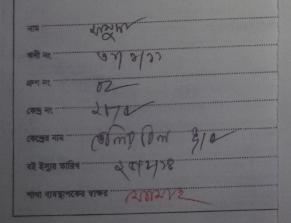
onen (me suna onen onen onen angemens)

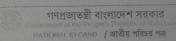
6118618-02-06-268LI

is who shyladi composed on: Even ough Messa: - 124; Meman

গ্রামীণ ব্যাংক প্রমার, মুদ্দীগঞ্জ শাহাশীখা

সহজ ঋণের পাশ বই







নাম: মোঃ মুক্তার হোসেন
Name: Md Mukter Hossain
পিতা: মোঃ হাসান আলী
মাতা: মাসুদা রেগম
Date of Birth: 18 May 1985

এই কারটি গণগুজাতারী বাংলাদেশ সরকারের সম্পর্টি। কারটি বাবঘারকারী বাটোত অন্য কোষাঁও গাওয়া সোনে নিকটই গোটি অফিনে জয়া দেয়ার জন্য অনুবানে করা হলো। ঠিকানা; গ্রাম/বার্ডা: কেনীর বিল, ভাকমর: শক্ষদার – 2000, মুগ্রীগাড় সময়,

dente.

প্রদানকারী কর্তৃপক্ষের সাক্ষর প্রদানের অরিখ: ১৯/০৫/২০০৮

FAMILY PICTURE

