

Proposed NU Business Name: **HAFSA GARMENTS**



Project identification and prepared by: Md Jahangir Ferdous,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHYAMOL HOSSAIN
Age	:	28-02-1983 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	7 Brothers & 3 Sister
Address	:	Vill: Shakhri Bazaar, P.O: Rampal, P.S: Munshigonj Sadar, 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	:	HAWA BEGUM
(iii) Father's name	:	LATE ABUL KASHEM MATBOR
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 28 (Female), Member ID: 1647/3, Group No: 03 Member since: 23-07-1996 to 2003 (8 Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.	:	01926-806686
Family's Contact No.	:	01952-145725
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAWA BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAFSA GARMENTS
Location	:	Shakhari Bazaar, Rampal, Munshigonj
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/--(from existing business) 65% Required Investment BDT 80,000/--(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft = 240 Square ft
Implementation	:	<ul style="list-style-type: none">▪ Kids cloth manufacturer.▪ Average 40% gain on sales.▪ The business is operating by entrepreneur. Existing 4 artisans.▪ Three artisans will be appointed after getting equity fund.▪ The shop is owned.▪ Collects goods from Dhaka, Narayangonj.▪ Agreed grace period is 3 months.

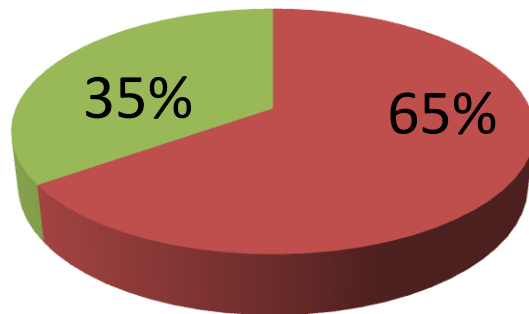
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	75,000	900,000
Total Sales (A)	75,000	900,000
Less. Variable Expense		
Cloths	45,000	540,000
Total variable Expense (B)	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	30,000	360,000
Less. Fixed Expense		
Generator bill	2,500	30,000
Electricity Bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,200	14,400
Entertainment	500	6,000
Salary (staff)	12,000	144,000
Total fixed Cost (D)	23,000	276,000
Net Profit (E) [C-D]	7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
AC Net	700	70	49,000	400	70	28,000	77,000
Digital Cloth	500	100	50,000	450	100	45,000	95,000
Soft Net	800	40	32,000	500			32,000
Astor	200	12	2,400	0	0	0	2,400
Shirting	300	32	9,600	0	0	0	9,600
Lace & Thread	70	100	7,000	70	100	7,000	14,000
Total	2570		150,000	1,420		80,000	230,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 80,000
- Total 230,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Confectionery Item	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense				
Confectionery Item	63,000	756,000	793,800	833,490
Total variable Expense (B)	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)]	42,000	504,000	529,200	555,660
Less. Fixed Expense				
Generator bill	2,500	30,000	32,000	33,000
Electricity Bill	1,500	18,000	20,000	22,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,600	19,200	21,500	23,500
Entertainment	500	6,000	7,000	7,500
Salary (staff)	18,000	216,000	216,000	216,000
Total Fixed Cost	29,500	354,000	362,000	368,000
Net Profit (E) [C-D]	12,500	150,000	167,200	187,660
Investment Payback		32,000	32,000	32,000

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	80,000		
1.2	Net Profit	150,000	167,200	187,660
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		118,000	253,200
	Total Cash Inflow	230,000	285,200	440,860
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	118,000	253,200	408,860

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:07
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










পতন পত্র

আমি মোঃ শামল হোসেন পতন পত্র
হাসিল করেছি।
নাম: মোঃ শামল হোসেন
পিতা: মৃত আব্দুল কাশেম মাদবর
তারিখ: ২৮ ফেব্রুয়ারি ১৯৮৩
ID NO: ৫৯১৫৬৮৫২৩৩৭৩১

আমি মোঃ শামল হোসেন পতন পত্র

তারিখ: ২৪/১১/২০১৬
মোঃ শামল হোসেন
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ শামল হোসেন
Name: Md Shamal Hossan
পিতা: মৃত আব্দুল কাশেম মাদবর
মাতা: হাওয়া বেগম
Date of Birth: 28 Feb 1983
ID NO: 5915685233731

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতিল অথবা কোথাও শাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: শাহারী বাজার, শাহারী বাজার, ডাকঘর: রামপাল - ১৫০১, মুন্সীগঞ্জ সদর, মুন্সীগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০৫/২০০৮

মোঃ শামল হোসেন

পতন পত্র

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FAMILY PICTURE

