

# Proposed NU Business Name: **MA GARMENTS AND TAYLORS**

Project identification and prepared by: Md . Sahjamal Sirazi  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. JAYNAL MUNSI</b>
Age	:	04-05-1989 (27Years )
Education, till to date	:	Class-8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	4 Brothers & 2 Sister
Address	:	Vill: Soto shenvag , P.O: Zeupara , P.S: Puthia, Dist: Rajshahi
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>MST. AYSHA BEGOM</b>
(iii) Father's name	:	<b>MD. SHAJAHAN MUNSI</b>
(iv) GB member's info	:	Branch: , Puthia, Centre # 15 (Female), Member ID: 1732/4, Group No: 03 Member since: 1997 (19Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 6,000, Outstanding loan: 6,000
(v) Who pays GB loan installment	:	Fathers
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01741-666450
Father's Contact No.	:	01747-378582
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AYSHA BEGOM** joined Grameen Bank since 19 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA GARMENTS AND TAYLORS</b>
Location	:	Boro shenvag , Puthia ,Rajshahi
Total Investment in BDT	:	BDT 85,000/-
Financing	:	Self BDT-35,000/-(from existing business)41% Required Investment BDT 50,000/-(as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12ft= 120 square ft
Security of the shop	:	5,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Garments and Taylors etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Pabna.</li><li>▪Agreed grace period is 3 months.</li></ul>

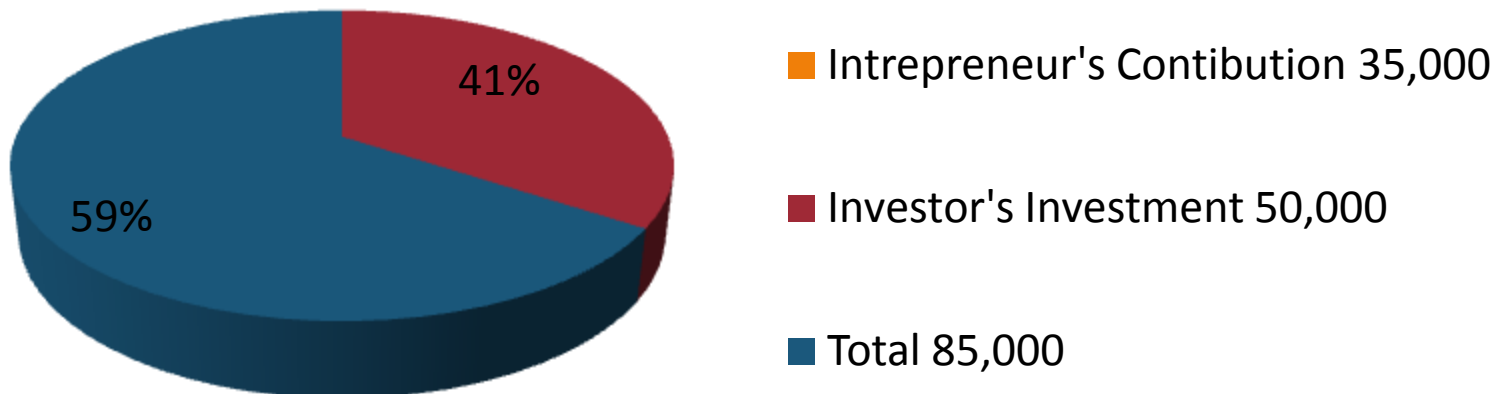
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments & Taylors	3,000	90,000	1080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1080,000</b>
<b>Less. Variable Expense</b>			
Garments & Taylors	27,000	81,000	972,000
<b>Total variable Expense (B)</b>	<b>27,000</b>	<b>81,000</b>	<b>972,000</b>
<b>Taylors to Income</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>
	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		400	4,800
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		-	-
Bank Charge		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>90,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt (10x300)	3,000	0	3,000
Pant piece (5x250)	1,250	20,000	21,250
Shirt piece (10x300)	3,000	20,000	23,000
Chit cloth (200x40)	8,000	0	8,000
Lunge (15x300)	4,500	10,000	14,500
Gengi (50x40)	2,000	0	2,000
Genji long (20x90)	1,800	0	1,800
Sewing meshing (2x5000)	10,000	0	10,000
Others	1,450	0	1,450
<b>Total</b>	<b>35,000</b>	<b>50,000</b>	<b>85,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Garments & Taylors	4,000	120,000	1440,000	1512,000	1587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1440,000</b>	<b>1512,000</b>	<b>1587,600</b>
<b>Less. Variable Expense</b>					
Garments & Taylors	3,600	108,000	1296,000	1360,800	1428,840
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1296,000</b>	<b>1360,800</b>	<b>1428,840</b>
<b>Taylors to Income</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>75,600</b>	<b>79,380</b>
	400	12,000	144,000	151,200	158,760
<b>Contribution M.(CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		400	4,800	4,800	4,800
Electricity Bill		700	8,400	8,820	9,261
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		400	4,800	5,040	5,292
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
<b>Total Fixed Cost</b>		<b>9,000</b>	<b>108,000</b>	<b>110,100</b>	<b>112,305</b>
<b>Net Profit (E) [C-D)</b>		<b>9,000</b>	<b>108,000</b>	<b>116,700</b>	<b>125,835</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	108,000	116,700	125,835
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		88,000	96,700
	<b>Total Cash Inflow</b>	<b>158,000</b>	<b>204,700</b>	<b>222,535</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>88,000</b>	<b>184,700</b>	<b>202,535</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 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

Picture











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স্বাক্ষর: [Signature]

তারিখ: [Date]

স্বাক্ষরকারী বাংলাদেশ সরকার

Signature of the Secretary, Government of Bangladesh

স্বাক্ষরকারীর নাম: [Name]

তারিখ: [Date]

ID NO: 8118254658691

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Signature of the Secretary, Government of Bangladesh

[Barcode]

রাষ্ট্রপতি সচিব

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সংসদ সচিবালয়

১০০, রাজপথ, ঢাকা-১০০

ফোন: ৯৬০০১০০

ফ্যাক্স: ৯৬০০১০১

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Signature of the Secretary, Government of Bangladesh

**৬নং জিউপাড়া ইউনিয়ন পরিষদ**

উপজেলা: পুটিয়া, জেলা: বাগলাহাট।

অর্থ বছর: ২০১৮-২০১৭

**ট্রেড বাইন্সেস**

রাষ্ট্রপতি সচিব

স্বাক্ষর: [Signature]

স্বাক্ষর নং: ২৫৪/১৯

স্বাক্ষরকারীর নাম: [Name]

স্বাক্ষরকারীর নাম: [Name]

পিতা/স্বামীর নাম: [Name]

ঠিকানা: [Address]

লেনদানের জন্য: [Amount]

এই স্বাক্ষরকারী মোহন: ১০০ ছ ২০১৭ পর্যন্ত।

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# Family Picture

