

# Proposed NU Business Name: **HAKIM GARMENTS**

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Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



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

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

Name	:	<b>MD HAKIM</b>
Age	:	12-02-1985 (32 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	3 Brother & 2 Sister
Address	:	Vill: Haskira P.O: B Payakpara P.S: Tongibari ,Dist: Munshiganj
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>MAFIYA BEGUM</b>
(iii) Father's name	:	<b>MD MOYNAL HOSSAIN DEWAN</b>
(iv) GB member's info	:	Branch: Rampal Centre # 53 (Female), Member ID: 5363, Group No: 10 Member since: 01-02-1990(25 Years) First loan: BDT 2,500/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has training two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935-539656
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAFIYA BEGUM** joined Grameen Bank since 25 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HAKIM GARMENTS</b>
Location	:	Haskira,B Payakpara,Tongibari, Munshiganj
Total Investment in BDT	:	BDT 1,76,000/-
Financing	:	Self BDT 126,000(from existing business) 68% Required Investment BDT 50,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like Voiel ,Leags, digital cloth,lilen, astor, etc.</li> <li>▪Average 40% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing Seven employee.</li> <li>▪He is doing his business in own place.</li> <li>▪Collects goods from Narayonganj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

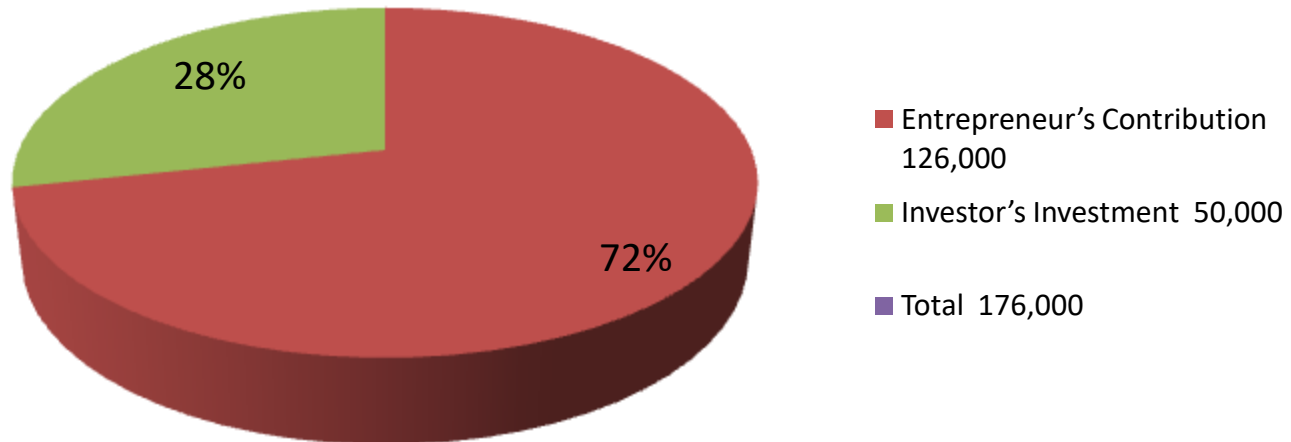
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments item	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Garments item	1,800	54,000	6,48,000
<b>Total variable Expense (B)</b>	<b>1,800</b>	<b>54,000</b>	<b>6,48,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Fixed Expense</b>			
Transport		2,000	24,000
Electricity Bill		2,000	24,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		21,000	252,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>30,600</b>	<b>367,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ac Net (500*65)	32,500	22,500	55,000
Soft net (400*70)	28,000	24,500	52,500
Digital cloth (500*110)	55,000	2,000	57,000
Other	10,500	1,000	11,500
<b>Total</b>	<b>126,000</b>	<b>50,000</b>	<b>176,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery item	3,500	105,000	12,60,000	13,23,000	13,89,150
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>12,60,000</b>	<b>13,23,000</b>	<b>13,89,150</b>
<b>Less. Variable Expense</b>					
Grocery item	2,100	63,000	756,000	793,800	833,490
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>	<b>793,800</b>	<b>833,490</b>
<b>Contribution Margin (CM)</b> [C=(A-B)]	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>	<b>529,200</b>	<b>555,660</b>
<b>Less. Fixed Expense</b>					
Transport		2,000	24,000	24,000	24,000
Electricity Bill		2,000	24,000	24,000	24,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		21,000	252,000	252,000	252,000
Entertainment		300	3,600	3,700	3,800
<b>Non Cash Item</b>					
Depreciation					
<b>Total Fixed Cost</b>		<b>30,600</b>	<b>367,200</b>	<b>367,400</b>	<b>367,600</b>
<b>Net Profit (E) [C-D]</b>		<b>11,400</b>	<b>136,800</b>	<b>161,800</b>	<b>188,060</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	136,800	161,800	188,060
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		112,800	250,600
	<b>Total Cash Inflow</b>	<b>196,800</b>	<b>274,600</b>	<b>438,660</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>112,800</b>	<b>250,600</b>	<b>414,660</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:07  
Experience & Skill : 03 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

















# FAMILY PICTURE

