

Awal Garments





BRIEF ABOUT NOBIN UDDOKTA

Name	:	Md. Ruhul Amin (Awal)
Mother's Name	:	Mrs. Shorifa Begum (She is GB Loanee. Her ID # 10452, Bamundi, Gangni)
Father's Name	:	Md. Khalilur Rahman
Wife's Name	:	Mrs Tahmina Khatun (She is GB loanee. Her ID # 7124/3 Bamundi, Gangni).
Address	:	Vill+Post: Motmura, Gangni, Meherpur.
Educational Qualification	:	S.S.C
Experience	:	Running his Readymade Garments shop since last 3 years

Project Description

Proposed Project	:	Awal Garments (Readymate Garments Shop)
Project Location	:	Motmura, Gangni, Meherpur
Project Cost	:	BDT 5,20,000
Owner Investment	:	BDT 1,20,000
Nabin Uddakta Fund Required	:	BDT 4,00,000
Project Implementation	:	(a) It is an ongoing business; (b) Fund required for expansion of the business (c) Investment pay back by 4 years.

Status of Existing Business

- It is a readymade Garments shop established in 2010
- Present business worth BDT 1,20,000

Sl No	Particulars	Amount (in BDT)
a)	Interior Decoration	20,000
b)	Shop Advance	30,000
c)	Garments Goods	65,000
d)	Others	5,000
Total		1,20,000

- Daily sales BDT 1000 – 1200
- Gross Profit margin Around 15% on sale

EXISTING BUSINESS PHOTO



ইউপি, ফরম নং-১৩

ট্রেড লাইসেন্স
নেং মটমুড়া ইউনিয়ন পরিষদ
 উপজেলাঃ গাংনী, জেলা- মেহেরপুর।

বই নং ০৫/১৬-০৪ ক্রমিক নং-
 লাইসেন্স নং ২৬/০৪ তারিখঃ ২৯/০২/২০১৪ ৪৩

লাইসেন্সধারীর নামঃ মোঃ মাহমুদ মাসুদ হোসেন
 স্বাক্ষর/স্বাক্ষরকারীর নামঃ মোঃ মাহমুদ মাসুদ হোসেন
 ঠিকানাঃ মটমুড়া, ন্যাং মট, মেহেরপুর
 মোবাইল নং/স্বাক্ষরঃ মোঃ মাহমুদ মাসুদ হোসেন

অর্থ বৎসরঃ ২০১৬-২০১৮
 লাইসেন্সের মেয়াদঃ ০১/০৭/২০১৬ হইতে ৩০/০৬/২০১৮ পর্যন্ত।

ফি প্রদানের পরিমাণ { অংকে টাকাঃ ৬০০/- পয়সা
 কথায়ঃ ছিঃ মট হুঃ মট মাত্র।

তারিখঃ ৫/৩/০২/২০১৪ ইং

৪৬-২-১৫
 চেয়ারম্যান
 নেং মটমুড়া ইউনিয়ন পরিষদ
 গাংনী, মেহেরপুর।

Cost for Expansion of business

Nobin Uddokta needs Tk. 4,00,000 to expand his existing business.

Particulars	Amount (BDT)
Increase volume of Garments Goods and added new items	3,60,000
Additional working capital	<u>40,000</u>
a) Investor's Fund Required	4,00,000
b) Nobin Uddokta's present investment	<u>1,20,000</u>
Total Project Cost (a+b)	5,20,000

Objectives

- Self employment generation for myself;
- Making good product available for the customers;
- Encourage other youths for self-employment;
- Job creation for others.

New Project Assumption

- Increase volume of present items;
- Add new items like ladies, gents, kids' garments & some cosmetic items;
- Expecting daily sales turnover Tk. 4000 – 5,000;
- Target gross profit around 15% on sales;
- Will try cash sales rather credit sales.

Financial Projection for first five years

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue :					
Sales (tk 4000 pd and 15 % increase)	1,400,000	1,610,000	1,851,500	2,221,800	2,666,160
Total Revenue	1,400,000	1,610,000	1,851,500	2,221,800	2,666,160
COGS:					
Purchase of raw materials	1,120,000	1,288,000	1,481,200	1,777,440	2,132,928
Shop rent	12,000	14,400	18,000	21,600	24,000
Transport & labor	15,000	18,000	20,000	23,000	25,000
Wages	35,000	38,500	40,000	45,000	50,000
Total COGS:	1,182,000	1,358,900	1,559,200	1,867,040	2,231,928
Gross Profit:	218,000	251,100	292,300	354,760	434,232
Operational Expenses:					
Salary	72,000	84,000	96,000	108,000	120,000
Stationaries	2,000	2,500	2,500	2,700	3,000
Electricity Bills	12,000	14,400	18,000	18,000	24,000
Repair and maintenances	3,000	3,600	4,000	4,500	5,000
Entertainment to customers	3,600	4,200	5,000	5,500	6,000
Other Expenses	4,000	6,000	6,500	7,000	8,000
Total Operating Expenses:	96,600	114,700	132,000	145,700	166,000
Profit before depreciation	121,400	136,400	160,300	209,060	268,232
Depreciation 10% on FA	3,000	4,000	4,500	5,000	5,000
Net Profit	118,400	132,400	155,800	204,060	263,232

Projected cash flow

	0	Year 1	Year 2	Year 3	Year 4	Year 5
<u>Cash inflow:</u>						
Opening Balance	0	40,000	61,400	97,800	158,100	187,160
Capital Infusion by Investor	400,000	0	0	0	0	0
Sales	0	1,400,000	1,610,000	1,851,500	2,221,800	2,666,160
Total Receipts	400,000	1,440,000	1,671,400	1,949,300	2,379,900	2,853,320
<u>Cash Outflow:</u>						
Cost of goods sold	340,000	1,182,000	1,358,900	1,559,200	1,867,040	2,231,928
Operating expenses	20,000	96,600	114,700	132,000	145,700	166,000
Return to investor		100,000	100,000	100,000	180,000	
Total payment	360,000	1,378,600	1,573,600	1,791,200	2,192,740	2,397,928
Closing Balances	40,000	61,400	97,800	158,100	187,160	455,392

CHALLENGES

- Local competition;
- Choosing customers' demand;
- Political unrest;
- Credit sales;
- Handling optimum stock.

Overcome

- Behaved well with customers;
- Perception about customers' choice;
- Quality products;
- Avoiding credit sales;
- Efficient stock handling.

Thank you