

*Proposed NU Business Name : **Ma Garments & Cosmetics***  
*Business Category: **Clothing & Apparels***



*Business Proposal Identified by: **Md. Jamshed Ali Sarkar, Asst. Officer, Saghata Unit, Gaibandha.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Md. Mominul Islam</i></b> Vill: Uttar Ullah, Union: 02 no. Bharatkhal, Post: Bharatkhal, Upazila: Saghata, District: Gaibandha.
Age	:	25 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Morsheda Begum
(iii) Father's name	:	Md. Sodrul Islam
(iv) GB member's info	:	<i>Branch: Bharatkhal, Saghata, Centre # 8/mo,</i> <i>Loan no.: 9598, Member since February 10, 2005</i> First loan: Tk. 2,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 4,990
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Entrepreneur is maintaining 03 (Three) D.P.S of Tk. 3,000/- 1,000/- and 1,000/- Per month from the earning of his present business income.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	03 (Three) years experience is running his own business. He started the business with BDT 270,000 (Two lac Seventy thousand). He has 04 (Four) Years working experience as an assistant in his Uncle's cloth Shop.
Other Own/Family Sources of Income	:	His father's income from Seasonal Stock business and agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01773586599
NU's National ID No.	:	19903218813000145
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Morsheda Begum is a GB member since February 10, 2005 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized for cultivation purposes, repairing house and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Ma Garments &amp; Cosmetics</i></b>
Address/ Location	:	Ullah bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 784,000
Financing	:	Self Tk. 584,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 12,000 (Twelve thousand)
Proposed Salary	:	BDT 14,000 (Fourteen thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# **INFO ON EXISTING BUSINESS OPERATIONS**

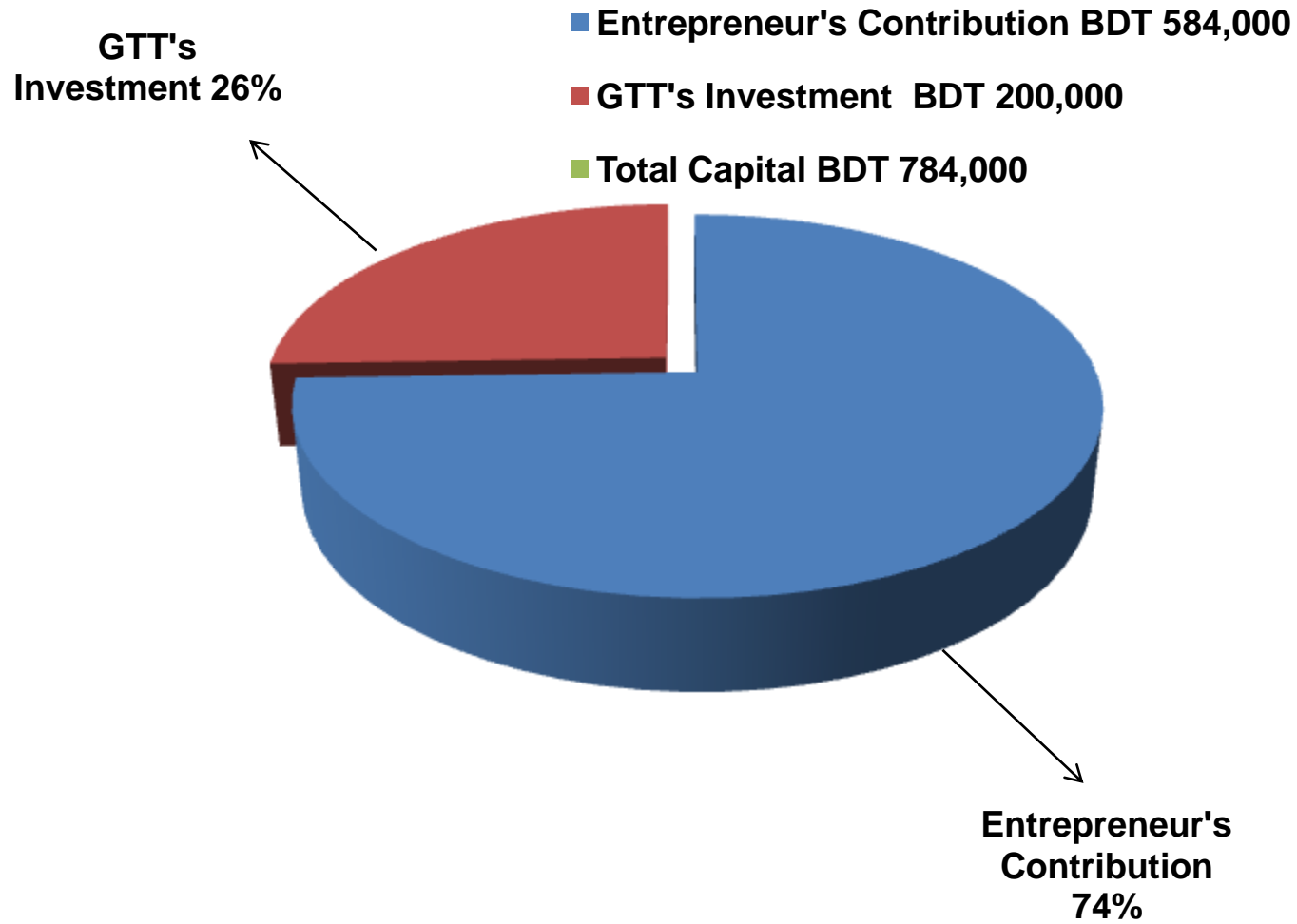
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	5,000	140,000	1,680,000
Less: Cost of sales of products (Product Purchase)	4,000	112,000	1,344,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,000</b>	<b>28,000</b>	<b>336,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Generator bill		300	3,600
Shop rent		1,500	18,000
Mobile bill		300	3,600
Conveyance bill		1,500	18,000
Provision of bed debt		22	269
Present Salary (Family & Self)		12,000	144,000
Present Salary (Assistant-02)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		515	6,180
<b>Total Operating Cost (D)</b>		<b>23,637</b>	<b>283,649</b>
<b>Net Profit (C-D):</b>		<b>4,363</b>	<b>52,351</b>



# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of readymade cloth-ladies, gents, kids and others garments products, cosmetics item etc.)	Investment in products (Different types of readymade cloth-ladies, gents, kids and others garments products, cosmetics item etc.)	348,696	200,000	548,696
Investment in equipment (Fan, light, etc.)		2,400	-	2,400
Cash in hand		2,764	-	2,764
Debtors (Since February, 2016 to at Present)		26,940	-	26,940
Creditors (Since January, 2016 to at Present)		(55,000)	-	(55,000)
Advance for Shop		200,000	-	200,000
Decoration (Fixture & Fittings)		58,200	-	58,200
<b>Total Capital</b>		<b>584,000</b>	<b>200,000</b>	<b>784,000</b>

# SOURCE OF FINANCE





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from products	7,000	196,000	2,352,000	8,050	225,400	2,704,800	8,855	247,940	2,975,280
Less: Cost of sales of products (Product Purchase)	5,600	156,800	1,881,600	6,440	180,320	2,163,840	7,084	198,352	2,380,224
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,400</b>	<b>39,200</b>	<b>470,400</b>	<b>1,610</b>	<b>45,080</b>	<b>540,960</b>	<b>1,771</b>	<b>49,588</b>	<b>595,056</b>
<b>Less: Operating Cost:</b>									
Electricity bill		700	8,400		800	9,600		1,000	12,000
Generator bill		400	4,800		500	6,000		700	8,400
Shop rent		1,500	18,000		1,500	18,000		1,500	18,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		2,000	24,000		3,000	36,000		4,000	48,000
Provision of bed debt		22	269		22	269		22	269
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		14,000	168,000		15,000	180,000		16,000	192,000
Proposed Salary (Assistant-02)		6,000	72,000		6,500	78,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		2,500	30,000		2,800	33,600		3,100	37,200
<b>Non Cash Item:</b>									
Depreciation Expenses		515	6,180		515	6,180		515	6,180
<b>Total Operating Cost (D)</b>	-	<b>29,621</b>	<b>347,449</b>	-	<b>32,621</b>	<b>391,449</b>	-	<b>35,821</b>	<b>429,849</b>
<b>Net Profit (C-D):</b>	-	<b>9,579</b>	<b>122,951</b>	-	<b>12,459</b>	<b>149,511</b>	-	<b>13,767</b>	<b>165,207</b>
<b>Retained Income</b>			<b>122,951</b>			<b>272,461</b>			<b>437,668</b>

**Notes:** 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	130,951	165,511	181,207
1.3	Depreciation Expenses	6,180	6,180	6,180
1.4	Opening Balance of Cash Surplus	-	89,131	164,821
	<b>Total Cash Inflow</b>	<b>337,131</b>	<b>260,821</b>	<b>352,208</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>248,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>89,131</b>	<b>164,821</b>	<b>256,208</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 02  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (7years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 10,21,668 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 231<sup>st</sup> as Yunus Centre and 61<sup>st</sup> In-house  
Executive Social Business Design Lab  
(GTT) on April 19, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures











Shelves containing various products, including boxes of **Glitter** and other packaged goods.

Vertical display of various small, individually packaged items, possibly snacks or toiletries.

Text visible on the glass display case: **SEINCE** and **1981**.

























room for  
36  
₹ 1,000





কিন্মিত্রাহির দাহমানির রাহীম

# ম্মা গার্মেন্টস্ এন্ড কস্‌মেটিক্‌স্

নোবাইলঃ 01916-510537

## প্রোপ্রাইটরঃ মোঃ মমিনুল ইসলাম (সুমন)

এখানে শাড়ী, লুঙ্গী, খান কাপড়, শার্ট পিছ, প্যান্ট পিছ, খ্রি-পিছ, বেড সিট, গার্মেন্টস্ এর নিত্য নতুন ডিজাইনের তৈরী পোষাক সহ সকল প্রকার কস্‌মেটিক্‌স্ সামগ্রী সুলভ মূল্যে বিক্রয়ের একমাত্র প্রতিষ্ঠান।

উল্যাবাজার মেইন রোড, সাঘাটা, গাইবান্ধা।



কিন্মিত্রাহির দাহমানির রাহীম

# গার্মেন্টস্ এন্ড কস্‌মেটিক্‌স্

০১৩-৫১০৫৩৭

## ইটরঃ মোঃ মমিনুল ইসলাম (সুমন)

লুঙ্গী, খানকাপড়, শার্ট পিছ, প্যান্ট পিছ, খ্রি-পিছ, বেড সিট, গার্মেন্টস্ এর নিত্য নতুন ডিজাইনের তৈরী পোষাক সহ সকল প্রকার কস্‌মেটিক্‌স্ সামগ্রী সুলভ মূল্যে বিক্রয় করা হয়।

উল্যাবাজার মেইন রোড, সাঘাটা, গাইবান্ধা।



















- TL ..











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মমিনুল ইসলাম

Name: Md. Mominul Isl: গ

পিতা: মোঃ হদজ্জল ইসলাম,

মাতা: মোছাঃ মোশেসা বে,

Date of Birth: 20 Nov 1990

ID NO: 19903218813000145

এই কার্ডটি বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অংশে রাখতে পারবে। এতে নিকটস্থ পোলি অফিসে ত্রুটি দেখান এবং অস্থগরণ করা হওয়া।

ঠিকানা: গ্রাম/পাড়া: ইকর উল্লাহ, উল্লাহ, কালিয়ান; জরতখানী - ৫৭৩৩, পদ্মা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ:

৯/০৯/২০০৯





গ্রামীণ ব্যাংক

.....~~সহজ স্বপ্নের পাশ পাশ~~ শাখা

সহজ স্বপ্নের পাশ বই

নাম

শ্রেয়স : মোহাম্মদ হোসেন

স্বাক্ষর নং

৯৬৯৮৬

গ্রুপ নং

৫৪

কেন্দ্র নং

১১৫

কেন্দ্রের নাম

বর্ষাশি গ্রাম

বই ইস্যুর তারিখ

২৭/১/১৩





**Thank You**