

Proposed NU Business Name: **M M G APPAREL**



Project identification and prepared by: Md Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOSHAROF HOSSAIN
Age	:	25-01-1982 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	5 Brothers & 1 Sisters
Address	:	Vill: Rakhaliachala, P.O: Mouchak, P.S: Kaliakoir, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST ASIA BEGUM
(iii) Father's name	:	MONSUR AHMED
(iv) GB member's info	:	Branch: Mouchak Kaliakoir; Centre # 5 (Female), Member ID: 2935/1, Group No: 03 Member since: 23-07-2002 (14 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 15,000/-, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(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	:	2 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.	:	01915-702713
Mother's Contact No.	:	01768-520620
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Kaliakoir

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST ASIA BEGUM joined Grameen Bank since 14 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	:	M M G APPAREL
Location	:	Rakhaliachala, Kaliakoir, Gazipur
Total Investment in BDT	:	BDT 485,000/-
Financing	:	Self BDT 385,000/-(from existing business) 79% Required Investment BDT 100,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloths etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 3 employee.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Konabari.▪Agreed grace period is 3 months.

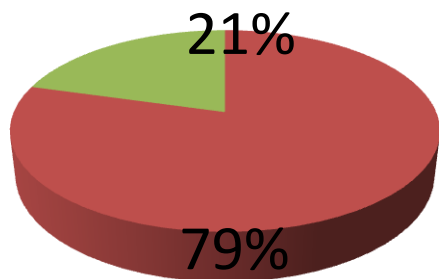
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	300,000	3,600,000
Total Sales (A)	300,000	3,600,000
Less. Variable Expense		
Cloths	240,000	2,880,000
Total variable Expense (B)	240,000	2,880,000
Contribution Margin (CM) [C=(A-B)]	60,000	720,000
Less. Fixed Expense		
Rent	5,000	60,000
Electricity Bill	15,000	180,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Entertainment	500	6,000
Guard	150	1,800
Salary (staff)	25,000	300,000
Total fixed Cost (D)	51,950	623,400
Net Profit (E) [C-D]	8,050	96,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Single Jersey	100	240	24,000	0	0	0	24,000
Cotton Ri	200	180	36,000	0	0	0	36,000
T Star	300	210	63,000	0	0	0	63,000
Bledger	100	275	27,500	0	0	0	27,500
Rip	200	15	3,000	0	0	0	3,000
Elastic	50	110	5,500	0	0	0	5,500
Level	10	100	1,000	0	0	0	1,000
Machine	15	15000	225,000	0	0	0	225,000
Catalog	0	0	0	1	50000	50,000	50,000
Machine Roll	0	0	0	1	50000	50,000	50,000
Total	975		385,000	2		100,000	485,000

Source of Finance



- Entrepreneur's Contribution 385,000
- Investor's Investment 100,000
- Total 485,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Cloths	360,000	4,320,000	4,536,000
Total Sales (A)	360,000	4,320,000	4,536,000
Less. Variable Expense			
Cloths	288,000	3,456,000	3,628,800
Total variable Expense (B)	288,000	3,456,000	3,628,800
Contribution Margin (CM) [C=(A-B)]	72,000	864,000	907,200
Less. Fixed Expense			
Rent	5,000	60,000	60,000
Electricity Bill	15,000	180,000	185,000
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	1,500	18,000	20,000
Entertainment	500	6,000	6,000
Guard	150	1,800	1,800
Salary (staff)	30,000	360,000	360,000
Total Fixed Cost	57,550	690,600	698,300
Net Profit (E) [C-D]	14,450	173,400	208,900
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	173,400	208,900
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		113,400
	Total Cash Inflow	273,400	322,300
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	113,400	262,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:06
Experience & Skill : 2 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
Fire
Political unrest

Pictures













BOXSTER
BOSTON





FAMILY PICTURE

