

Proposed NU Business Name: **ARAB GARMENTS**



Project identification and prepared by: Md Ataur Rahman,
Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ANAMUL HAQUE
Age	:	05-02-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Amtoil , P.O: Bohertoil, P.S: Sakhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FIROJA AKTAR
(iii) Father's name	:	MD. ABDUL RAHMAN
(iv) GB member's info	:	Branch: Bohertoil ; Centre # 01 (Female), Member ID: 1021 ; Group No: 03 Member since: 15-03-2005 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 34700/-
(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	:	1 years experience in running business. He has 1 Year training business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-602196
Father's Contact No.	:	01623-076054
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROJA AKTAR joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARAB GARMENTS
Location	:	Boheratoilo bazar, Shakhipur, Tangail
Total Investment in BDT	:	BDT 230000 /-
Financing	:	Self BDT 170000 (from existing business) 74% Required Investment BDT 60,000 (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	30 ft x 11 ft = 330 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing like, cloths item.▪The farm is self.▪The shop is operating by entrepreneur.▪Existing no employee.▪Collects goods from Boheratoilo .▪Agreed grace period is 3 months.

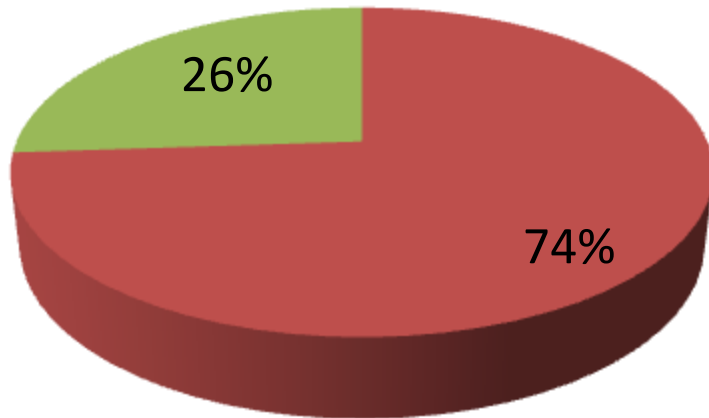
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	2000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Cloth item	1560	46800	561600
Total Variable exp. (B)	1560	46800	561600
Contribution Margin CM [C= (A-B)]	440	13200	158400
less fixed exp.			
Rent		1000	12000
Electricity bill		700	8400
Transportation		1200	14400
Salary (self)		5000	60000
Entertainment		500	6000
Mobile		300	3600
total fixed cost (D)		8700	104400
Net profit (E) [C-D]		4500	54000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
print	50	400	20,000	100	300	30,000	50,000
Tangail	30	650	19,500	100	300	30,000	49,500
3pcs	49	550	26,950			0	26,950
Shirt	25	400	10,000			0	10,000
Genji	30	350	10,500			0	10,500
Pant	50	180	9,000			0	9,000
long cloth	80	400	32,000			0	32,000
others	441	50	22,050			0	22,050
Security			20,000				20,000
Total	755		170,000	200		60,000	230,000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 60,000
- Total 230,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item	2700	81000	972000	1020600	1071630
Total Sales (A)	2700	81000	972000	1020600	1071630
less variable Expenses					
Cloth item	2106	63180	758160	796068	835871.4
Total variable Expenses (B)	2106	63180	758160	796068	835871.4
Contribution Margin (CM)= (A-B)	594	17820	213840	224532	235758.6
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		700	8400	8400	8400
Transportation		1250	15000	15000	15000
Salary (self)		5000	60000	60000	60000
Entertainment		600	7200	7200	7200
Mobile		400	4800	4800	4800
Total Fixed Cost		8950	107400	107400	107400
Net Profit (E) (C-D)		8870	106440	117132	128358.6
Investment Payback			24000	24000	24000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	106,440	117,132	128358.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82,440	175572
	Total Cash Inflow	166440	199572	303930.6
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	
3	Net Cash Surplus	82,440	175572	279930.6

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0
Others:0 Experience & Skill : 1 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Nalua Bazar, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures

বিসমিল্লাহির রাহমানির রাহিম

আরব গার্মেন্টস এন্ড টেইলার্স



থ্রোঃ মোঃ এনামুল হক (রিপন)

মোবাইল: 01725-602196



এখানে শার্ট, প্যান্ট, গেঞ্জি, থ্রি-পিছ, ওয়ান-পিছ, ফ্রক, লুঙ্গি, গামছা, বিছানার চাদর, পাঞ্জাবী, টাঙ্গাইলের তাতে শাড়ী সহ বাচ্চাদের যাবতীয় কাপড় সুলভ মূল্যে পাইকারী ও খুচরা বিক্রয় করা হয়।



বহেড়াইল বাজার, সখিপুর, টাঙ্গাইল।









FAMILY PICTURE

