

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



Project identification and prepared by: MD. Shahinur Rahman,  
Sherpur Unit, Bogra

Project verified by: MD. Muzaharul Islam



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

Name	:	<b>MD. HAFIZAR RAHAMAN</b>
Age	:	08-05-1990 (26 Years)
Education, till to date	:	CLASS 8
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill: RDA, P.O: RDA, P.S: Sherpur, Dist: Bogra
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>MST. ROKEYA BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUL HAKIM</b>
(iv) GB member's info	:	Branch: Garidoho, Sherpur, Centre # 03(Female), Member ID: 1771; No:01 Member since: 10-12-1999-2006 (07 Years) First loan: 3,000 taka.
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	Nil
(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	:	11 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.	:	01737-664539
Mother's Contact No.	:	01723-364167
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ROKEYA BEGUM** joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BONDHON GARMENTS</b>
Location	:	Doctors Complex Market, Sherpur, Bogra
Total Investment in BDT	:	BDT 280000/-
Financing	:	Self BDT 200000/-(from existing business) 71% Required Investment BDT 80,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cloth Item etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Sherpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

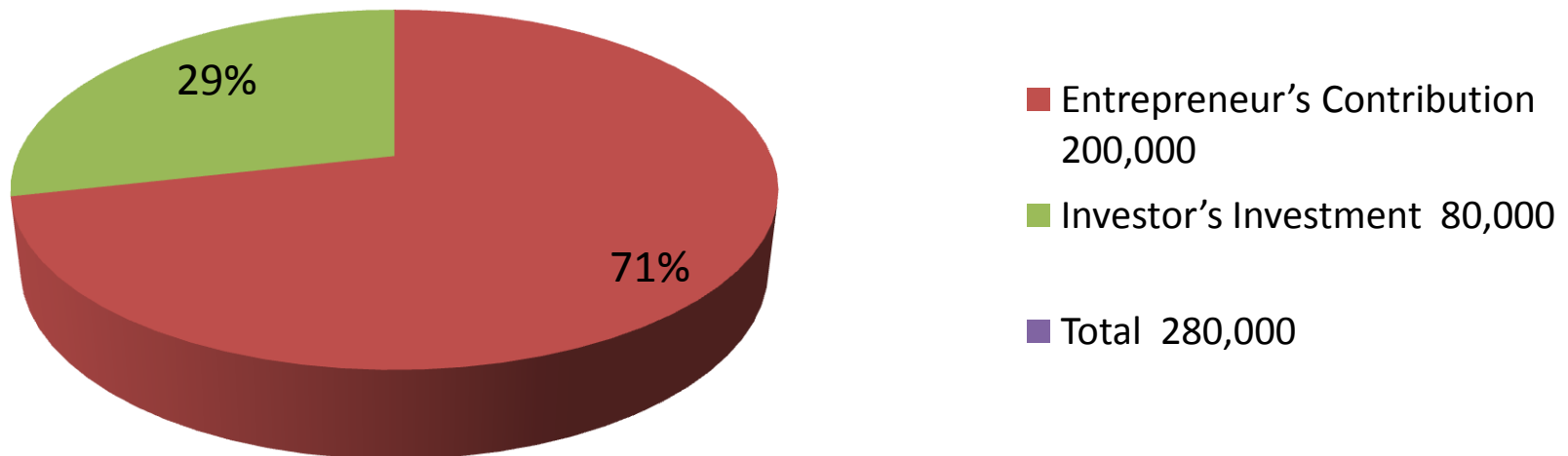
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth item	2500	75000	900000
<b>Total sales (A)</b>	2500	75000	900000
<b>Less Variable Exp.</b>			
Cloth item	1875	56250	675000
<b>Total Variable exp. (B)</b>	1875	56250	675000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>625</b>	<b>18750</b>	<b>225000</b>
<b>less fixed exp.</b>			
Rent		4000	48000
Electricity bill		700	8400
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		300	3600
Guard		200	2400
Genaretor		180	2160
Mobile		200	2400
<b>total fixed cost (D)</b>		<b>11580</b>	<b>138960</b>
<b>Net profit (E) [C-D]</b>		<b>7170</b>	<b>86040</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shirt	150	280	42,000	150	280	42,000	84,000
Pant	220	400	88,000	100	380	38,000	126,000
Panjabi	30	350	10,500	0	0	0	10,500
T-Shirt	120	200	24,000	0	0	0	24,000
Baby set	120	180	21,600				21,600
others	100	139	13,900				13,900
Security			150,000				150,000
<b>Total</b>	<b>740</b>		<b>200,000</b>	<b>250</b>		<b>80,000</b>	<b>280,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Cloth Item	4000	120000	1440000	1512000
<b>Total Sales (A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>
less variable Expenses				
Cloth item	3000	90000	1080000	1134000
Total variable Expenses (B)	3000	90000	1080000	1134000
<b>Contribution Margin (CM)= (A-B)</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>
<b>Less Fixed Expenses</b>				
Rent		4000	48000	48000
Electricity bill		900	10800	16000
Transportation		1200	14400	35000
Salary (self)		5000	60000	60000
Salary (staff)		5000	60000	60000
Entertainment		500	6000	6000
Guard		400	4800	4800
Genaretor		250	3000	3000
Mobile		300	3600	7400
Total Fixed Cost		17550	210600	240200
<b>Net Profit (E) (C-D)</b>		<b>12450</b>	<b>149400</b>	<b>137800</b>
Investment Payback			<b>48000</b>	<b>48000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	149,400	137,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		101,400
	<b>Total Cash Inflow</b>	229400	239200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	101,400	191200

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 11 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



**B-STAR520**  
Boon Rin South East Development



**B-STAR5204**

PAZER

# বন্ধন গার্মেন্টস





**B-STAR5204**

© B-Star New Design For Summer 2011

mark

500x500  
Juni Khano  
FAZER  
Sofit



B-STAR5204

A. B. STAR 5204

FAZER





# FAMILY PICTURE