



Grameen Kalyan

Proposed NU Business Name : Mahiya Garments.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul Malek Vill: Koyra Harishpur, Post: Koyra Bazar Upazilla : Ullapara, District: Sirajganj
Age	:	28 Years
Marital status	:	Married
Children	:	01 (one) daughter
No. of siblings:	:	03 (three) brothers and 1 (one) sister
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. Rosonara
(iii) Father's name	:	Md. Haque Saheb
(iv) GB member's info	:	Branch: Lahiri Mohanpur, Group # 03, Centre # 29/M, Loan no: 2956 Member since: 2001, First loan: Tk. 10,000, Last GB loan: 30,000, Outstanding: 14,500
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class eight pass

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Garments Business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has six years experience
Other Own/Family Sources of Income	:	Father's income from agriculture farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01755-028113
National ID number	:	8819458696200
NU Project Source/Reference	:	GK/Sirajgang Unit,Md. Shariful Islam(ID:2721)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2001. At first she took GB loan BDT 10,000 (ten thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project Name	:	<i>Mahiya Garments.</i>
Address/ Location	:	Koyra Bazar, Ullapara, Sirajganj
Total Investment	:	BDT 6,38,500
Financing	:	Self financing: BDT 5,38,500 Required Investment: BDT 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000 (five thousand only)
Proposed Salary	:	BDT 6,000 (six thousand only)
Proposed Business Implementation Plan	:	<p>This is a mini garment where the NU make blazer, jacket, shirt, pant, t-shirt, panjabi and ladies clothes. Fund needs to increase the existing product line.</p> <p>The existing product volume will be increased after getting the new investment;</p> <ul style="list-style-type: none"> ➤ Estimated sales BDT 4000 per day; ➤ Average 33% gross profit on sales; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project in as soon as possible.

Mahiya Garments & Hosiary Existing Business Info

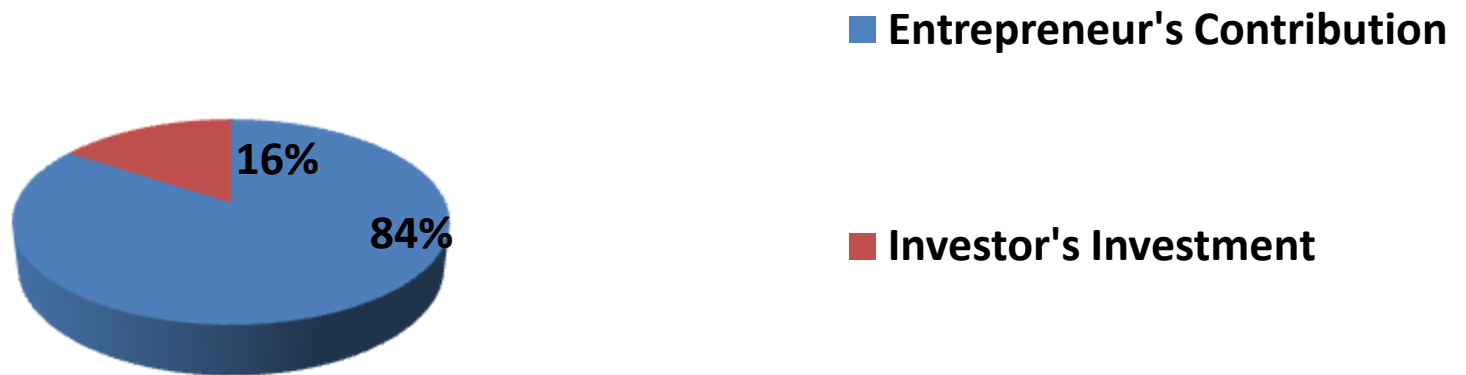
Particulars	Year 1 (BDT)			
	1st Cycle (4 months)	2nd Cycle (4 months)	3rd Cycle (4 months)	Yearly (1st+2nd+3rd Cycle)
Revenue:				
Estimated Sales	300,000	300,000	300,000	900,000
(A) Total Revenue	300,000	300,000	300,000	900,000
Less: Cost of sales				
Cotton	201,000	201,000	201,000	603,000
(B) Total Cost of Sales	201,000	201,000	201,000	603,000
Gross profit (GP) [C=(A-B)]	99,000	99,000	99,000	297,000
Less: Operating Costs:				
Employee 1 (one)	16,000	16,000	16,000	48,000
Eiron man 1(one)	8,000	8,000	8,000	24,000
Electricity bill	4,800	4,800	4,800	14,400
Transportation	4,000	4,000	4,000	12,000
Factory Rent	2,500	2,500	2,500	7,500
Mobile bill	1,000	1,000	1,000	3,000
Proposed salary-self	20,000	20,000	20,000	60,000
Other Expenses	1,000	1,000	1,000	3,000
Non Cash Item:				
Depreciation Expenses	1,000	1,000	1,000	3,000
Total Operating Cost (D)	58,300	58,300	58,300	174,900
(C-D)Net Profit:	40,700	40,700	40,700	122,100
Retained Income:				122,100

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Investment	Total Investment
Investments in different categories:			
Advanced Factory rent	21,000	-	21,000
Fade lock Machine (1 Piece- per price 1,00,000)	100,000	-	100,000
over lock Machine 1 piece per price 45,000	45,000	-	45,000
Plane Machine 2(per piece price 20,000)	40,000	-	40,000
Furniture & Decoration	25,000	-	25,000
Zikzak Machine 1 piece	17,000	-	17,000
Jacket Ready (20 pieces 1,000 per piece)	20,000	-	20,000
Shirt Ready (30 pieces 500 per pieces)	15,000	-	15,000
Pant Ready (20 pieces 500 per pieces)	10,000	-	10,000
T-Shirt Ready (150 pieces 200 per piece)	30,000	-	30,000
Blazer ready (30 pieces 350 per piece)	10,500	-	10,500
Blazer / Jacket fabrics	80,000	20,000	100,000
Pant fabrics	30,000	20,000	50,000
T-Shirt fabrics	20,000	30,000	50,000
Shirt, Panjabi & Ladies fabrics	15,000	30,000	45,000
Accounts Receivable	50,000	-	50,000
Cash in hand	10,000	-	10,000
Total Capital	538,500	100,000	638,500

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	538,500	84
Investor's Investment	100,000	16
Total Investment	638,500	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)				Year 2 (BDT)				Year 3 (BDT)			
	1st Cycle (4 months)	2nd Cycle (4 months)	3rd Cycle (4 months)	Yearly (1st+2nd+3rd Cycle)	1st Cycle (4 months)	2nd Cycle (4 months)	3rd Cycle (4 months)	Yearly (1st+2nd+3rd Cycle)	1st Cycle (4 months)	2nd Cycle (4 months)	3rd Cycle (4 months)	Yearly (1st+2nd+3rd Cycle)
Revenue:												
Estimated Sales	400,000	400,000	400,000	1,200,000	440,000	440,000	440,000	1,320,000	484,000	484,000	484,000	1,452,000
(A) Total Revenue	400,000	400,000	400,000	1,200,000	440,000	440,000	440,000	1,320,000	484,000	484,000	484,000	1,452,000
Less: Cost of sales												
Fabrics	268,000	268,000	268,000	804,000	281,400	281,400	281,400	844,200	295,470	295,470	295,470	886,410
(B) Total Cost of Sales	268,000	268,000	268,000	804,000	281,400	281,400	281,400	844,200	295,470	295,470	295,470	886,410
Gross profit (GP) [C=(A-B)]	132,000	132,000	132,000	396,000	158,600	158,600	158,600	475,800	188,530	188,530	188,530	565,590
Less: Operating Costs:												
Employe 1 (one)	20,000	20,000	20,000	60,000	21,000	21,000	21,000	63,000	22,050	22,050	22,050	66,150
Eiron man 1(one)	12,000	12,000	12,000	36,000	12,600	12,600	12,600	37,800	13,230	13,230	13,230	39,690
Electricity bill	4,800	4,800	4,800	14,400	4,800	4,800	4,800	14,400	4,800	4,800	4,800	14,400
Transportation	4,000	4,000	4,000	12,000	4,200	4,200	4,200	12,600	4,410	4,410	4,410	13,230
Mobile bill	600	600	600	1,800	600	600	600	1,800	600	600	600	1,800
Proposed salary-self	24,000	24,000	24,000	72,000	24,000	24,000	24,000	72,000	24,000	24,000	24,000	72,000
Other Expenses	1,000	1,000	1,000	3,000	1,000	1,000	1,000	3,000	1,000	1,000	1,000	3,000
Non Cash Item:												
Depreciation Expenses	1,000	1,000	1,000	3,000	1,000	1,000	1,000	3,000	1,000	1,000	1,000	3,000
Total Operating Cost (D)	67,400	67,400	67,400	202,200	69,200	69,200	69,200	207,600	71,090	71,090	71,090	213,270
(C-D)Net Profit:	64,600	64,600	64,600	193,800	89,400	89,400	89,400	268,200	117,440	117,440	117,440	352,320
Retained Income:				193,800				268,200				352,320

Notes: 1. Agreed Grace period: Four Months.

2. Investment Payback schedule: Installment will be paid in every four month including ownership transfer fee after four months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>
Cash inflow:			
Opening Balance	10,000	263,800	492,000
Capital Infusion by UDYOKTA	-		
Capital Infusion by Investor	100,000		
Sales	1,200,000	1,320,000	1,452,000
Total Receipts	1,310,000	1,583,800	1,944,000
Cash Outflow:			
Cost of goods sold	804,000	844,200	886,410
Operating expenses	202,200	207,600	213,270
Return to investor	40,000	40,000	40,000
Total payment	1,046,200	1,091,800	1,139,680
Closing Balances	263,800	492,000	804,320

SWOT ANALYSIS

STRENGTH

- Employment:
- Self: 1, Labor: 01
- Ownership in his own name.

WEAKNESS

- Quality control;
- Selection of quality cotton.

OPPORTUNITIES

- Huge demand in rural area;
- This area is famous for *Tat Shilpo*;
- Investor's money will be payback in three years.

THREATS

- Timely production;
- Local competitors.
- Cotton Price up-down.

Presented at SB Design Lab on December 19,
2016 at Yunus Centre.

Thank you

Showroom















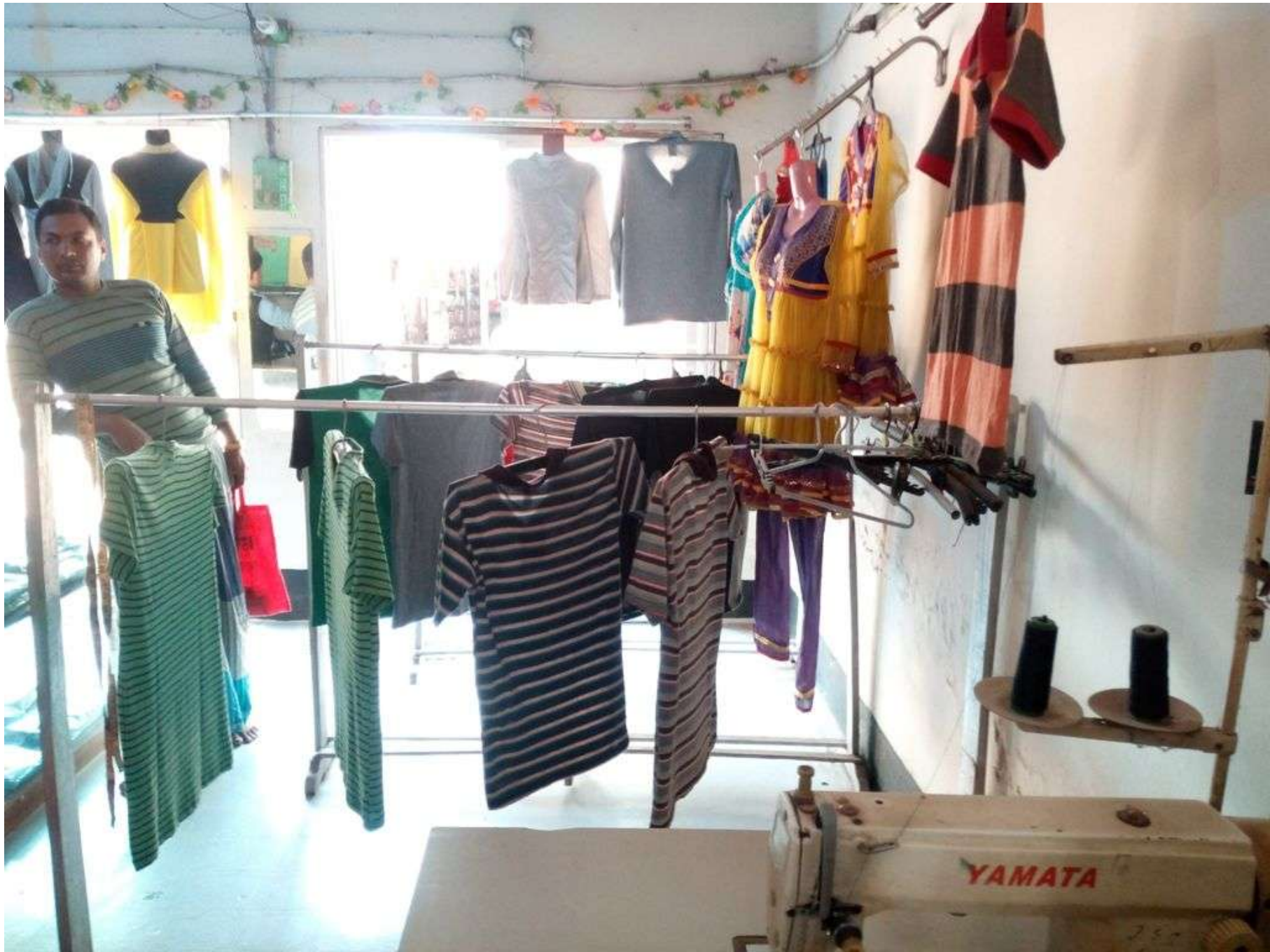














স্মাইলিয়া

গার্মেন্টস

আরাম্ আকবাহ ।



এখানে গার্মেন্টসের যাবতীয় পোষাক তৈরী ক
ও খুচরা পাইকারী বিক্রয় করা হয় ।
মোবঃ ০১৭৫৫-০২৪১১৩
প্রোঃ আব্দুল মালেক খান



স্মাইল গার্মেন্টস

স্বাস্থ্য সংরক্ষণ।



এখানে গার্মেন্টসের মাঝেই পোষাক তৈরী করা হয়
ও সুচরা পরিষ্কারী বিক্রয় করা হয়।
সেবারাঃ ০১৭৫৫-০২৮১১৩
০২৪১ ডাকঘর সাতলেকা খাল



Thank You