

Proposed NU Business Name: **AL MODINA GARMENTS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MAMUN SHEIKH
Age	:	08-01-1984 (33 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	-
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Rotonpur, P.O: Munshigonj. P.S: Munshigonj Sadar, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MASUDA BEGUM
(iii) Father's name	:	LATE. SAMSUDDIN SHEIKH
(iv) GB member's info	:	Branch: Chor Kewar, Centre # 26 (Female), Member ID: 2687/1, Group No: 4 Member since: 18-07-1998 to 2008 (10 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT-
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	20 years experience in running business. 04 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01990-909721
Family's Contact No.	:	01997-148027
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit ,Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MASUDA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AL MODINA GARMENTS
Location	:	Dewan Bazaar, Ponchosar, Munshigonj
Total Investment in BDT	:	BDT 390,000/-
Financing	:	Self BDT 310,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 12 ft= 288 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloths item etc.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 4 employee.▪3 will be appointed.▪The shop is rented.▪Collects goods from Dhaka, Narayangonj.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	130,000	1,560,000
Total Sales (A)	130,000	1,560,000
Less. Variable Expense		
Cloths	78,000	936,000
Total variable Expense (B)	78,000	936,000
Contribution Margin (CM) [C=(A-B)]	52,000	624,000
Less. Fixed Expense		
Electricity Bill	2,000	24,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	2,500	30,000
Salary (staff)	32,000	384,000
Guard	300	3,600
Rent	2,000	24,000
Total fixed Cost (D)	44,100	529,200
Net Profit (E) [C-D]	7,900	94,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Net	1000	150	150,000	0	0	0	150,000
Digital	500	180	90,000	389	180	70,020	160,020
China Net	400	120	48,000	0	0	0	48,000
Astor	2000	10	20,000	998	10	9,980	29,980
Others	100	20	2,000	0	0	0	2,000
Total	4000		310,000	1,387		80,000	390,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	185,000	2,220,000	2,331,000	2,447,550
Total Sales (A)	185,000	2,220,000	2,331,000	2,447,550
Less. Variable Expense				
Cloths	111,000	1,332,000	1,398,600	1,468,530
Total variable Expense (B)	111,000	1,332,000	1,398,600	1,468,530
Contribution Margin (CM) [C=(A-B)]	74,000	888,000	932,400	979,020
Less. Fixed Expense				
Electricity Bill	2,000	24,000	25,000	26,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	3,000	36,000	38,000	4,000
Salary (staff)	47,000	564,000	564,000	564,000
Guard	300	3,600	3,600	3,600
Rent	2,000	24,000	24,000	24,000
Total Fixed Cost	59,700	716,400	720,100	687,600
Net Profit (E) [C-D]	14,300	171,600	212,300	291,420
Investment Payback		32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	171,600	212,300	291,420
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		139,600	319,900
	Total Cash Inflow	251,600	351,900	611,320
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	139,600	319,900	579,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:7
Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

