Proposed NU Business Name: NEW NANDON GARMENTS



Project identification and prepared by: Aowled Hossain, Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. SHAIFUL ISLAM			
Age	:	01-01-1984 (33Years)			
Education, till to date	:	HSC			
Marital status	:	Married			
Children	:	01 Daughter			
No. of siblings:	:	02 Brothers 04 Sisters			
Address	:	Vill: West Bijoy Sing; P.O Pasgasia; P.S: Feni Sadar; Dist: Feni;			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father SAKHINA BEGUME LATE ABDUL KUDDUS (BACCHU MIAH) Branch: Pasgasiya, Centre # 3 (Female), Member ID: 4514, Group No: 01 Member since: 2-01-2001 To 17-08-2007 (06 Years) First loan: BDT 5,000 /-			
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill			
(v) Who pays GB loan installment (vi) Mobile lady	:	Self 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	:	08 years experience in running business. 08 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-032248
Family's Contact No.	:	01670-361837
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info						
Business Name	:	NEW NANDON GARMENTS				
Location	:	Pasgasiya, Feni				
Total Investment in BDT	:	BDT 507,300/-				
Financing	:	Self BDT 427,300/- (from existing business) 84% Required Investment BDT 80,000/- (as equity) 16%				
Present salary/drawings from business (estimates)	:	BDT 5,000				
Proposed Salary	:	BDT 5,000				
Size of shop	:	8 ft x 12 ft= 96 square ft				
Security	:	100,000				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, Pungabi, under ware money bag, belt, hoshiary Etc. Average 25% gain on sales. The shop is rented. The business is operating by entrepreneur. Existing no employee. Collects goods from Dhaka, Chitagong Agreed grace period is 3 months. 				

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)	·	,	·
Pant, Shirt, Hosiery, Punjabi Etc	5,000	150000	1800000
Total Sales (A)	5,000	150000	1800000
Less Variable Expense			
Pant, Shirt, Hosiery, Punjabi Etc	3,750	112500	1350000
Total variable Expense (B)	3,750	112500	1350000
Contribution Margin (CM) [C=(A-B)	1,250	37500	450000
Less Variable Expense			
Rent		1300	15600
Electricity bill		600	7200
Transportation		5000	60000
Salary (self)		5000	60000
Entertainment		500	6000
Night Gird		200	2400
Generator		250	3000
Mobile bill		300	3600
Total fixed cost (D)		13,150	157800
Net Profit (E)= [C-D]		24,350	292200

Investment Breakdown

		Proposed					
Particulars	Qty.	Unit Price	it Price Amount		Unit Price	Amount	Proposed
	<u> </u>		(BDT)			(BDT)	Total
Pant	240	450	108000	44	450	20000	128,000
Shirt	200	500	100000	40	500	20,000	120,000
T -shirt	200	180	36000	111	180	20,000	56,000
Punjabi	70	520	36400	38	520	20,000	56,400
Under ware	150	110	16500				16500
Money bag,belt	150	150	22500				22500
Hosiery	100	80	4000			1	4000
Security	1	0	100000				100,000
Total			427300			80,000	5070300

Source of Finance



-		Financial Projection (BDT)						
Daily	Monthly	Year1	Year 2	Year 3				
5,500	165,000	1,980,000	2,079,000	2,182,950				
5,500	165,000	1,980,000	2,079,000	2,182,950				
4,125	123,750	1,485,000	1,559,250	1,637,213				
4,125	123,750	1,485,000	1,559,250	1,637,213				
1,375	41,250	495,000	519,750	545,738				
				<u> </u>				
	1,300	15,600	15,600	15,600				
	900	10,800	11,000	11,500				
	5,400	64,800	65,200	65,500				
	5,000	60,000	60,000	60,000				
	500	6,000	6,000	6,000				
	200	2,400	2,400	2,400				
	250	3,000	3,000	3,000				
	400	4,800	5000	5300				
	13,950	167,400	168,200	169,300				
	27,300	327,600	351,550	376,438				
		32,000	32,000	32,000				
	5,500 5,500 4,125 4,125	5,500 165,000 5,500 165,000 4,125 123,750 4,125 123,750 1,375 41,250 1,300 900 5,400 5,000 5,000 200 250 400 13,950	5,500 165,000 1,980,000 5,500 165,000 1,980,000 4,125 123,750 1,485,000 4,125 123,750 1,485,000 1,375 41,250 495,000 900 10,800 5,400 64,800 5,000 60,000 200 2,400 250 3,000 400 4,800 13,950 167,400 27,300 327,600	5,500 165,000 1,980,000 2,079,000 5,500 165,000 1,980,000 2,079,000 4,125 123,750 1,485,000 1,559,250 4,125 123,750 1,485,000 1,559,250 1,375 41,250 495,000 519,750 1,300 15,600 15,600 900 10,800 11,000 5,400 64,800 65,200 5,000 60,000 60,000 500 6,000 6,000 200 2,400 2,400 250 3,000 3,000 400 4,800 5000 13,950 167,400 168,200 27,300 327,600 351,550				

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	327,600	351,550	376,438
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		295,600	615,150
	Total Cash Inflow	407,600	647,150	991,588
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	295,600	615,150	959,588

SWOT ANALYSIS

Strength

Employment: Self: 00 Family:0 Others:00

Experience & Skill: 06 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

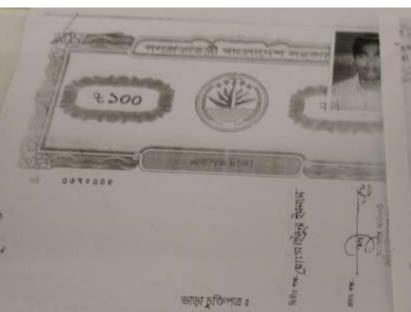












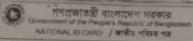
কলি অনুষ্ঠালত ০১/০১/২০১৭ টা বইনত কলকৰ হাৰ এক ৩১/১৯/২০১৮ জি তাৰিৰ পৰ্যয় কলক বাৰ্যৰে আৰু চুক্তি-কেলে পোৰ বাংগৰে তেওঁকি নিৰুদ্ধানী

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কৌ কেন্দ্ৰীয় সাম্পন্ন কৰাক দিছ এব মানিব মোন মানুকুল ইকানো নিবল, নুৱা আৰুৰূপ উল্লেখ্য কৌ কৰা, জেলা কেন্দ্ৰী ব্ কানো কাম্পন্ন কম্প ভাৰতে কাকবা চা

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- ্ কর চুকিশারের গের পৃষ্ঠার বর্ণতে গে নিয়াত অনুভাটি ও অনুভাটিরার সংঘটি
- নির্ভিত্ত পাল প্রতি নামের জারু পরবা নার্ভিত রবিলে পরিপার করতে হবে
- বিশীয় লাভ পাই পাই ও(বিনা) মানোর পাভ হায়ে বাই মানিকীয় (মাকান্যর ক





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मात्राः श्रीभा शहन

No.

Date of Birth: 01 Jan 1984

ID NO: 3012964347501

এই কামী পানাবাৰী প্ৰাপানৰ প্ৰকাৰত কলাই। কামী প্ৰয়োকাৰী বাবীত কৰা নিৰ্দেশ পানত প্ৰাপ কিন্তুৰ প্ৰেই কৰিবে কথা প্ৰয়োগ কথা অনুমান কথা হান। বিভাগে অনুমানিক এইও, মানু কামা প্ৰতিক বিভাগ নিৰ্দ্ধ প্ৰতিক বিভাগ নিৰ্দ্ধ নাম্পত্ন পানাবাৰীৰ কামাত্ৰ প্ৰতিক প্ৰেটা কৰা, প্ৰতিক বিভাগ নিৰ্দ্ধ

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