

Proposed NU Business Name: MS RISAL GARMENTS



Project identification and prepared by: Monoronjon
Munshigonj Unit, Munshigonj

Project verified by: Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHOHAG
Age	:	02-05-1982 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Son & 1 Daughter
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill: Telir bil, P.O: :Ponchosar, P.S: Munshigonj, 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	:	LATE. KHADIZA BEGUM
(iii) Father's name	:	ABDUL BAREK
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 13 (Female), Member ID: 1441, Group No: 04 Member since: 12-05-2004 to 2008 (04 Years) First loan: BDT 50,000
Further Information:		Existing Loan: 20,000/-, Outstanding loan: /-
(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.)	:	Nil
Business Experiences and Training Info	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01995-070965
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. KHADIZA BEGUM joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RISAL GARMENTS
Location	:	Telir Bil Ponchosar, Mushogonj
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 200,000/-(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	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of kids cloth.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 6 employee.▪Collects goods from Dhaka.▪The farm is owned.▪Agreed grace period is 3 months.

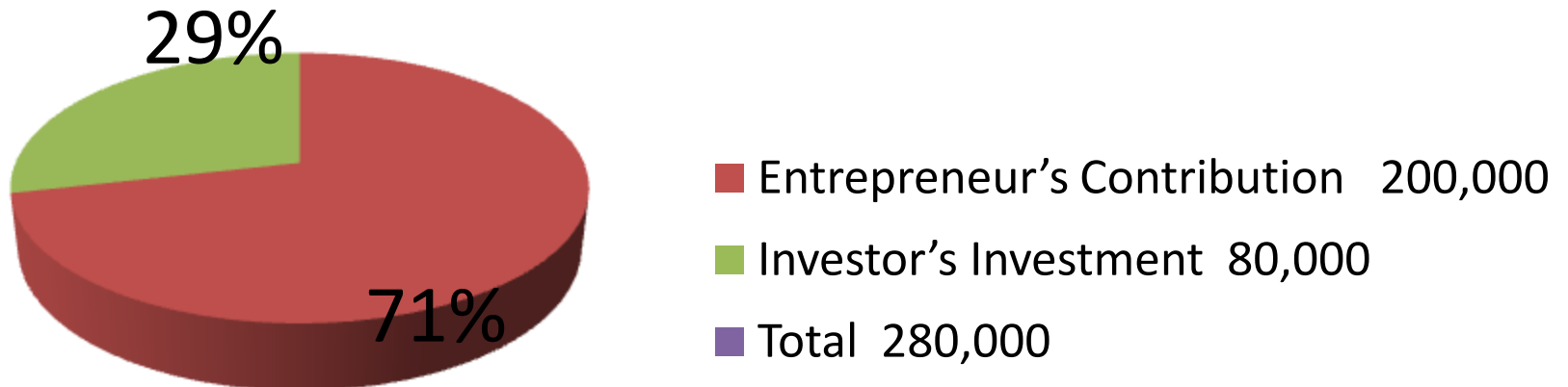
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	195,000	2,340,000
Total Sales (A)	195,000	2,340,000
Less. Variable Expense		
Cloths	117,000	1,404,000
Total variable Expense (B)	117,000	1,404,000
Contribution Margin (CM) [C=(A-B)]	78,000	936,000
Less. Fixed Expense		
Electricity Bill	1,400	16,800
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Entertainment	500	6,000
Salary (staff) (6)	50,000	600,000
Generator bill	2,000	24,000
Transportation	9,000	108,000
Total fixed Cost (D)	68,400	820,800
Net Profit (E) [C-D]	9,600	115,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
AC Net	1000	60	60,000	500	60	30,000	90,000
Indian China Net	100	320	32,000	50	320	16,000	48,000
Shirting	1000	30	30,000	1000	30	30,000	60,000
Astor	2000	20	40,000	0	0	0	40,000
Soft net	750	40	30,000	0	0	0	30,000
Others	1	8000	8,000	1	4000	4,000	12,000
Total	4851		200,000	1,551		80,000	280,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	223,000	2,676,000	2,809,800	2,950,290
Total Sales (A)	223,000	2,676,000	2,809,800	2,950,290
Less. Variable Expense				
Cloths	133,800	1,605,600	1,685,880	1,770,174
Total variable Expense (B)	133,800	1,605,600	1,685,880	1,770,174
Contribution Margin (CM) [C=(A-B)]	89,200	1,070,400	1,123,920	1,180,116
Less. Fixed Expense				
Electricity Bill	1,400	16,800	18,000	20,000
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	500	6,000	6,000	6,000
Salary (staff) (6)	50,000	600,000	600,000	600,000
Generator bill	2,000	24,000	24,000	24,000
Transportation	12,000	144,000	144,000	144,000
Total Fixed Cost	71,500	858,000	860,000	862,500
Net Profit (E) [C-D]	17,700	212,400	263,920	317,616
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	212,400	263,920	317,616
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		180,400	412,320
	Total Cash Inflow	292,400	444,320	729,936
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	180,400	412,320	697,936

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:06
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE