

A Nobin Udyokta Project

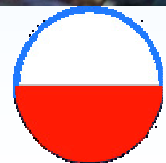
Mollah Gents Fashion



Project by : Mohammad Shahidul islam
Identified & Verified By: Outtom Kumar Sarker

Chandpur Sadar Unit
Anchal-1

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Mohammad Shahidul Islam
Age	:	02/02/1989 (28 Years 2 Months)
Marital status	:	Married,
Children	:	0
No. of siblings:	:	Four Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rahima Bagum
(iii) Father's name	:	Late . Nuro Molla
(iv) GB member's info	:	Member since: 10/10/2011 Branch: Bakila Centre no. 11m, Group: 01 Loanee No. 2029/2 First loan: Tk. 20,000 Total Amount Received: Tk. 1,50,000/- Existing loan:20,000 Tk.Nil Outstanding:Tk.12960
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	B .A Pass

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Gents & Fabrics Business
Trade License Number	:	64-16-17
Business Experiences	:	4 years.
Other Own/Family Sources of Income	:	Two Brothers Foreign Country & One Brother Student & One Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01829398520
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2011. At first his mother took a loan amount BDT 20,000 from Grameen Bank. She Invested the money in her Son business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Mollah Gents Fashion
Address/ Location	:	Bakila Bazar Main road Graindra Market Hjigonj, Chandpur
Total Investment in BDT	:	375,000/-
Financing	:	Self B DT : 295,000 (from existing business) - 79% Required Investment B DT : 80,000 (as equity) - 21%
Present salary/drawings from business (estimates)	:	B DT 8,000
Proposed Salary		BDT 8,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,500	1,05,000	12,60,000
<i>Less: Cost of sale (B)</i>	2,800	84,000	10,08,000
Gross Profit 20% (A-B)= [C]	700	21,000	2,52,000
<i>Less: Operating Costs</i>			
Electricity bill		650	7,800
Night Guard Bill		100	1,200
Rent		1,000	12,000
Mobile Bill		300	3,600
Salary from Business (Self)		8,000	96,000
Others (Entertainment)		200	2,400
<i>Non Cash Item:</i>			
Depreciation Expenses(1,50,000*15%)		1,875	22,500
<i>Total Operating Cost (D)</i>		12,125	1,45,500
Net Profit (C-D):		8,875	1,06,500

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Furniture:	1,50,000		4,65,000
Advance:	10,000		
Present Goods Items (*) :	3,05,000		
Proposed Items (**) :		80,000	80,000
Total Capital	4,65,000	80,000	5, 45,000

(*) Details present Stock & () Proposed Items mentioned in next slide**

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
T-shirt & Various shirt	80,000
Ganji	1,00000
Gents Pant (Big size)	40,000
Gents Pant (Small size)	25,000
Panjabi	30,000
Others Various item & Belt	30,000
Total Present Stock	3,05000

Proposed Item

Product Name	Amount
T-shirt & Various shirt	20,000
Ganji	20,000
Gents Pant	20,000
Panjabi	20,000
Total :	80,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,000	1,20,000	14,40,000
Less: Cost of Sale (B)	3,200	96,000	11,52,000
Profit 10% (A-B)=(C)	800	24,000	2,88,000
Less operating cost :			
Electricity bill		650	7,800
Mobile Bill		300	3,600
Night Guard		100	1,200
Salary- self		8,000	96,000
Shop Rent		1,000	12,000
Others		300	3,600
Depreciation Expenses		1,875	22,500
Total Operating Cost (F)		12,225	1,46,700
Net Profit =(E-F)		11,775	1,41,300
GT payback		96,000	
Retained Income:		45300	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)
1.0	Cash Inflow	
1.1	Investment Infusion by Investor	80,000
1.2	Net Profit (Ownership Tr. Fee added back)	141,300
1.3	Depreciation (Non cash item)	22,500
1.4	Opening Balance of Cash Surplus	0
	Total Cash Inflow	243,800
2.0	Cash Outflow	
2.1	Purchase of Product	80,000
2.2	Investment Pay Back (Including Ownership Tr. Fee)	96,000
2.3	Payment of GB loan	12,960
	Total Cash Outflow	188,960
3.0	Net Cash Surplus	54,840

SWOT Analysis



STRENGTH

- Skill and 04 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

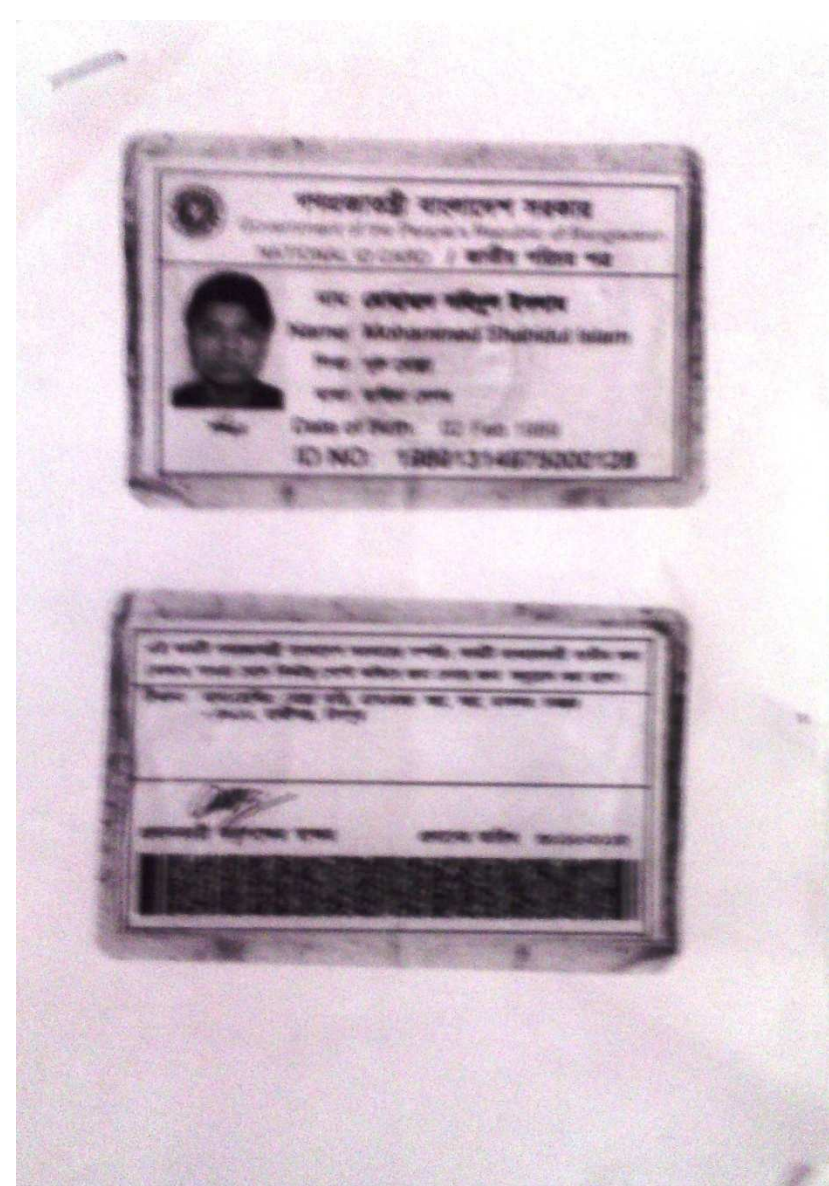
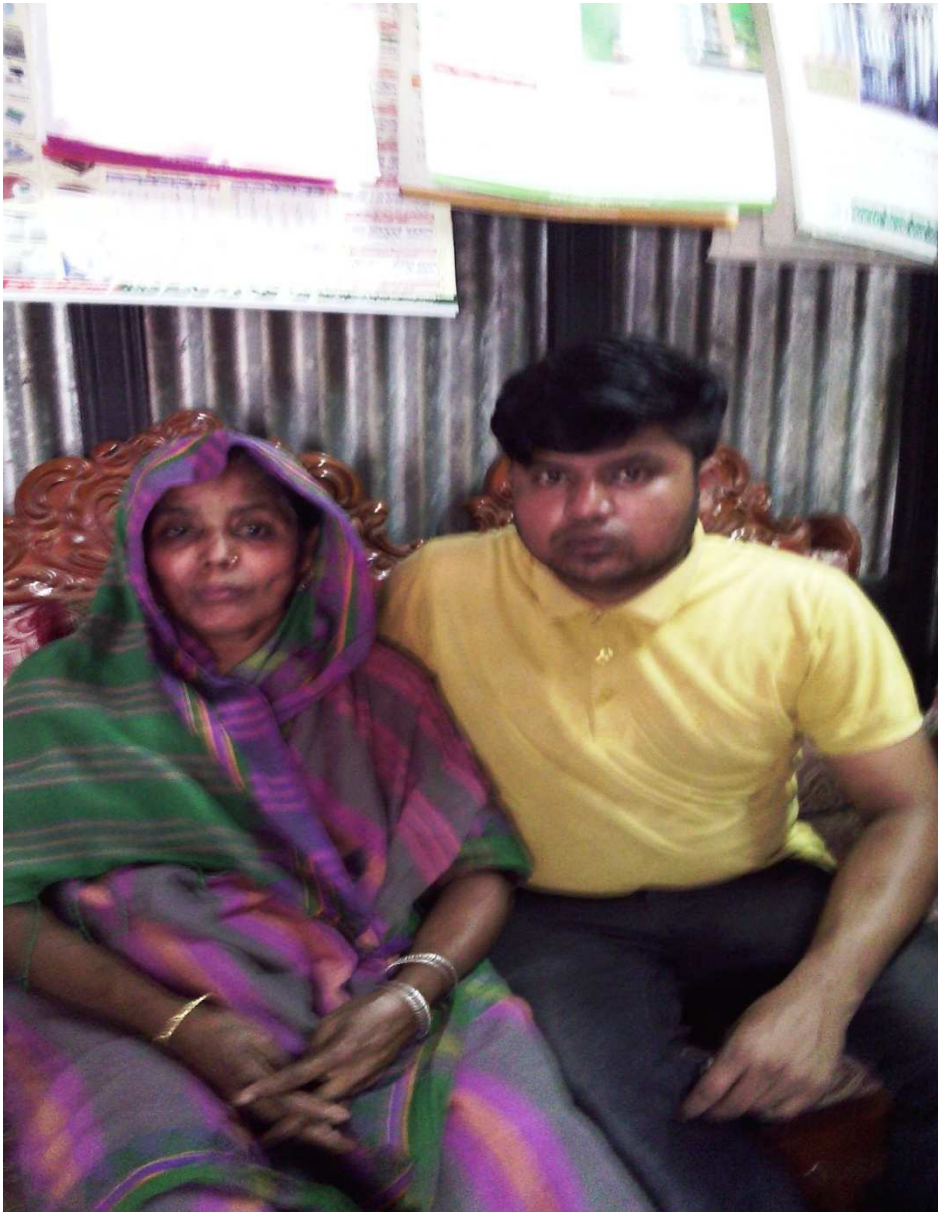
OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

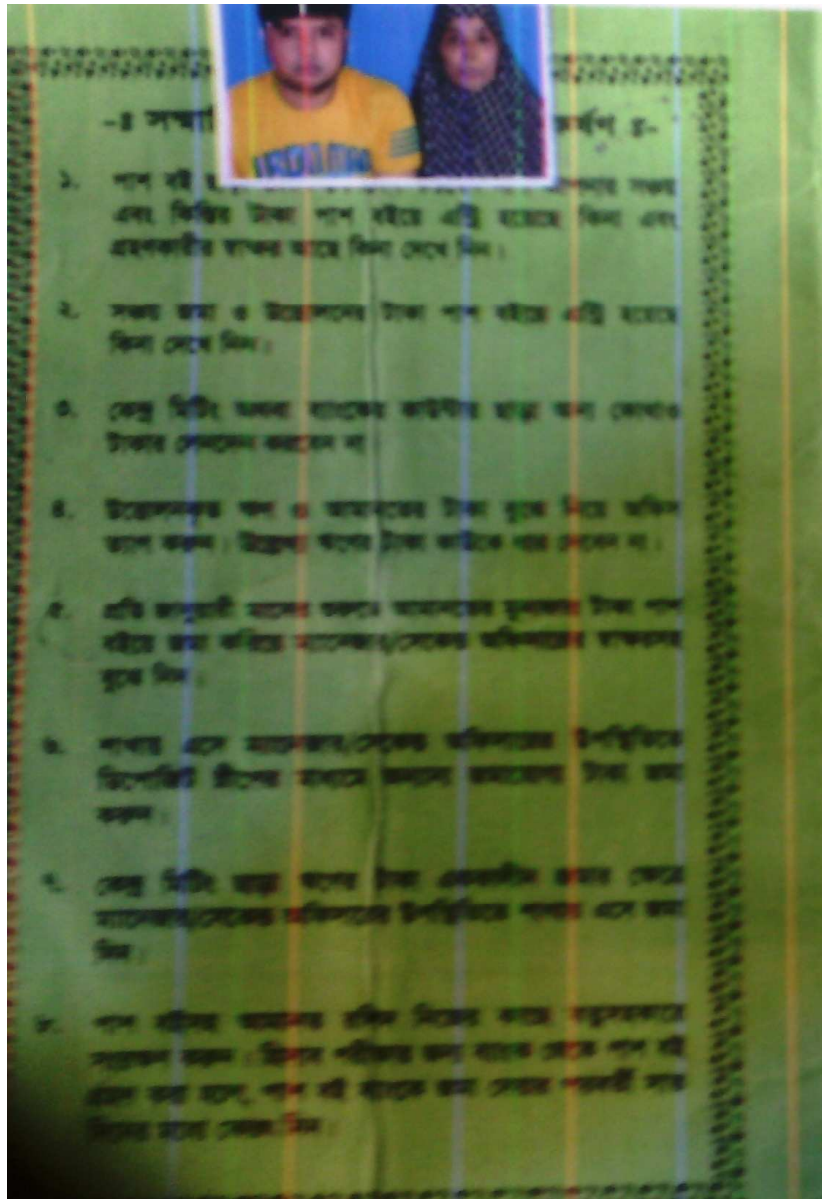
THREATS


- New competitor may be present
- Political Unrest
- Theft

Photograph



Photograph




 গ্রামীন ব্যাংক
 বাকিলা হাজীপল্ল শাখা

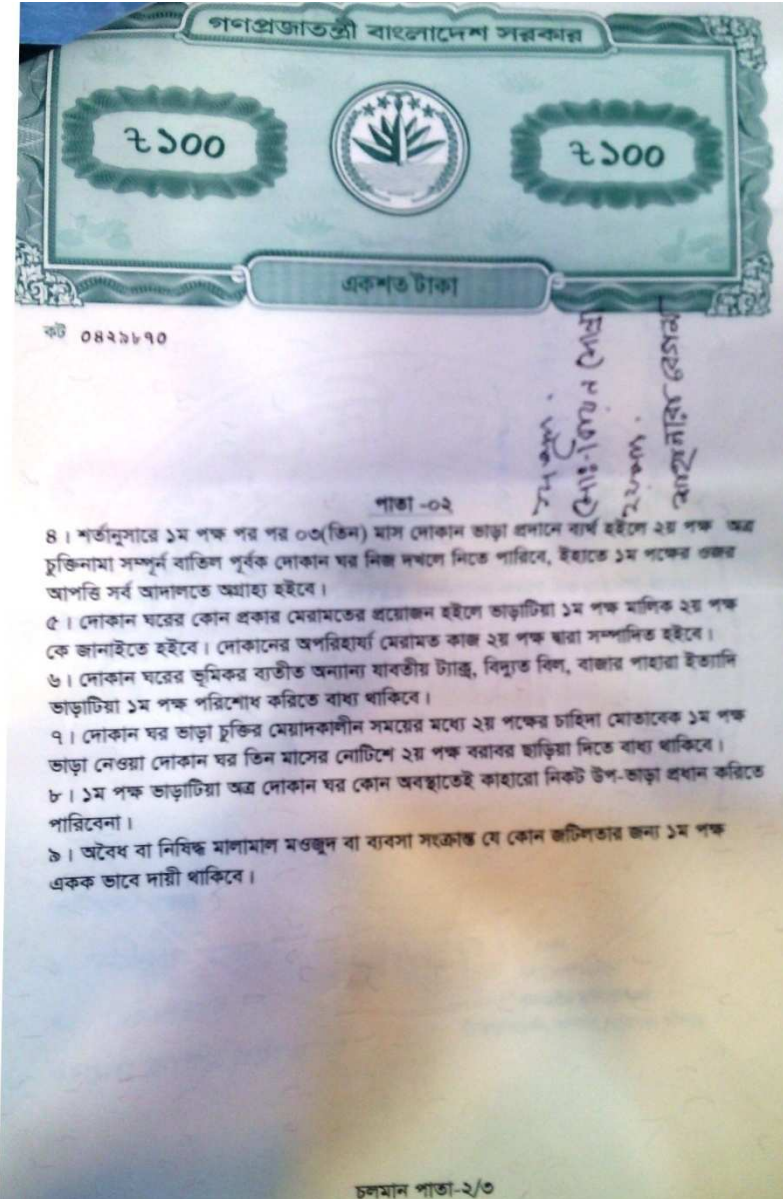
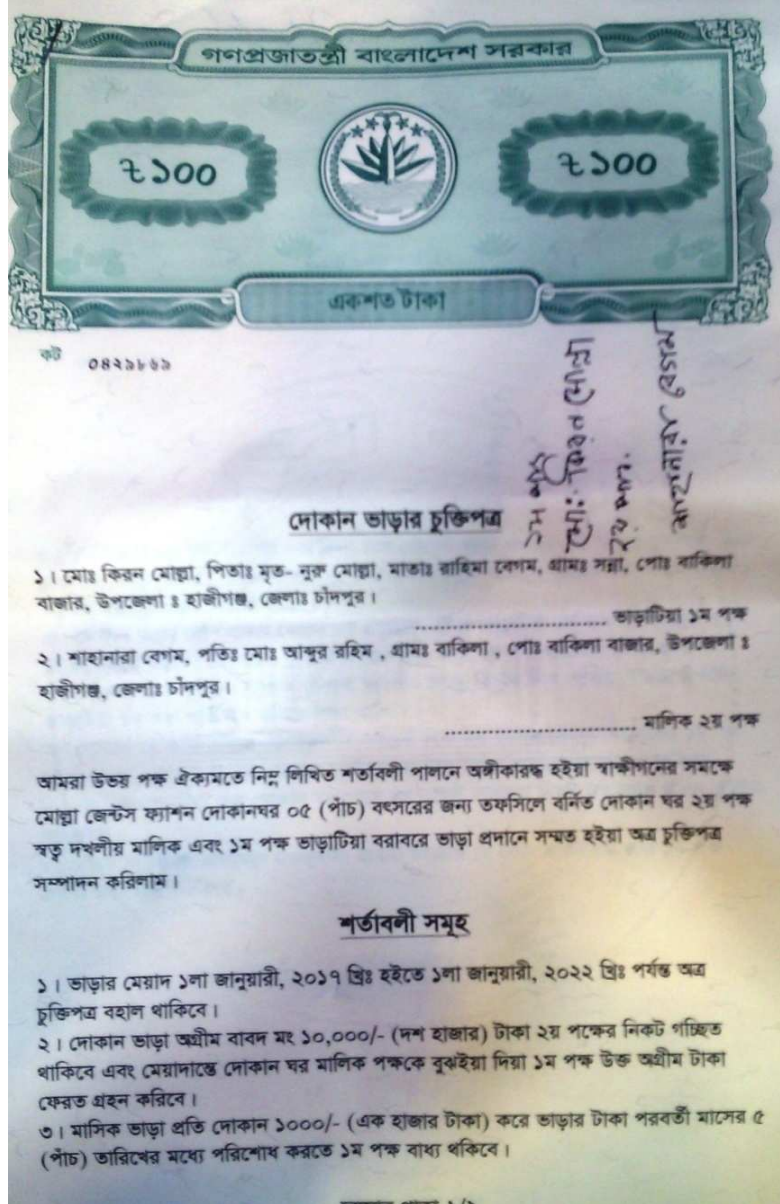
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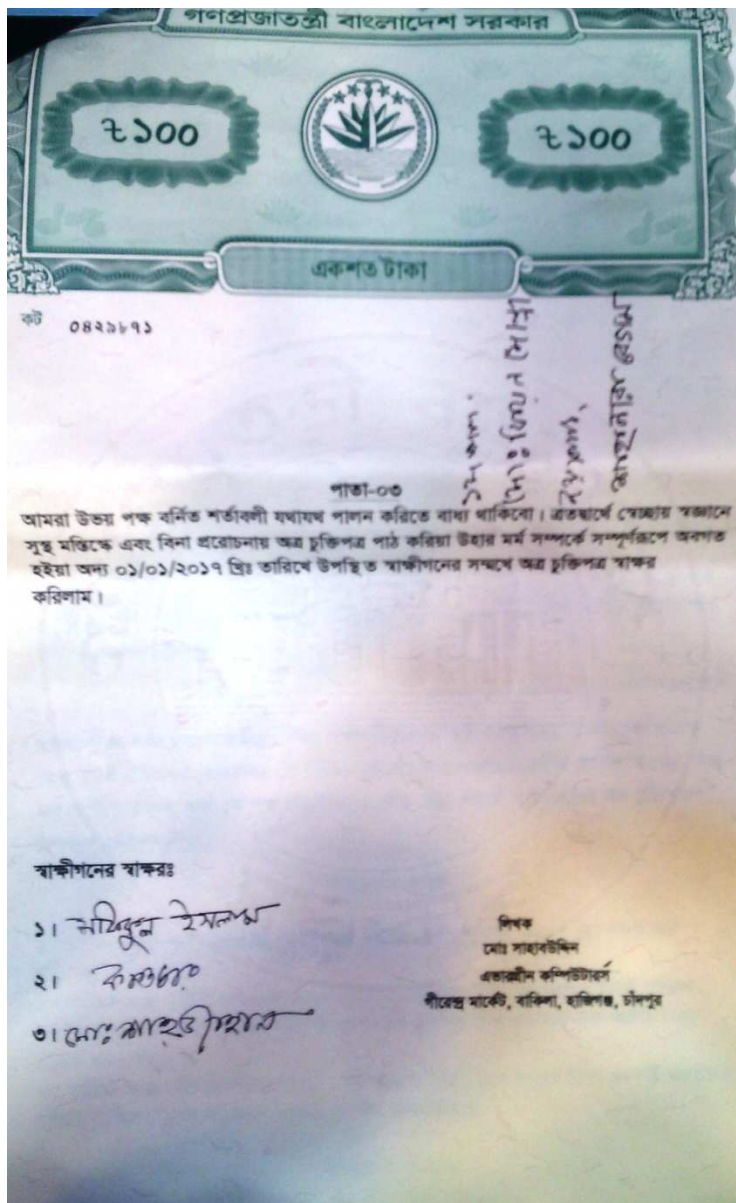
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সহজ স্বপ্নের পাশ বই

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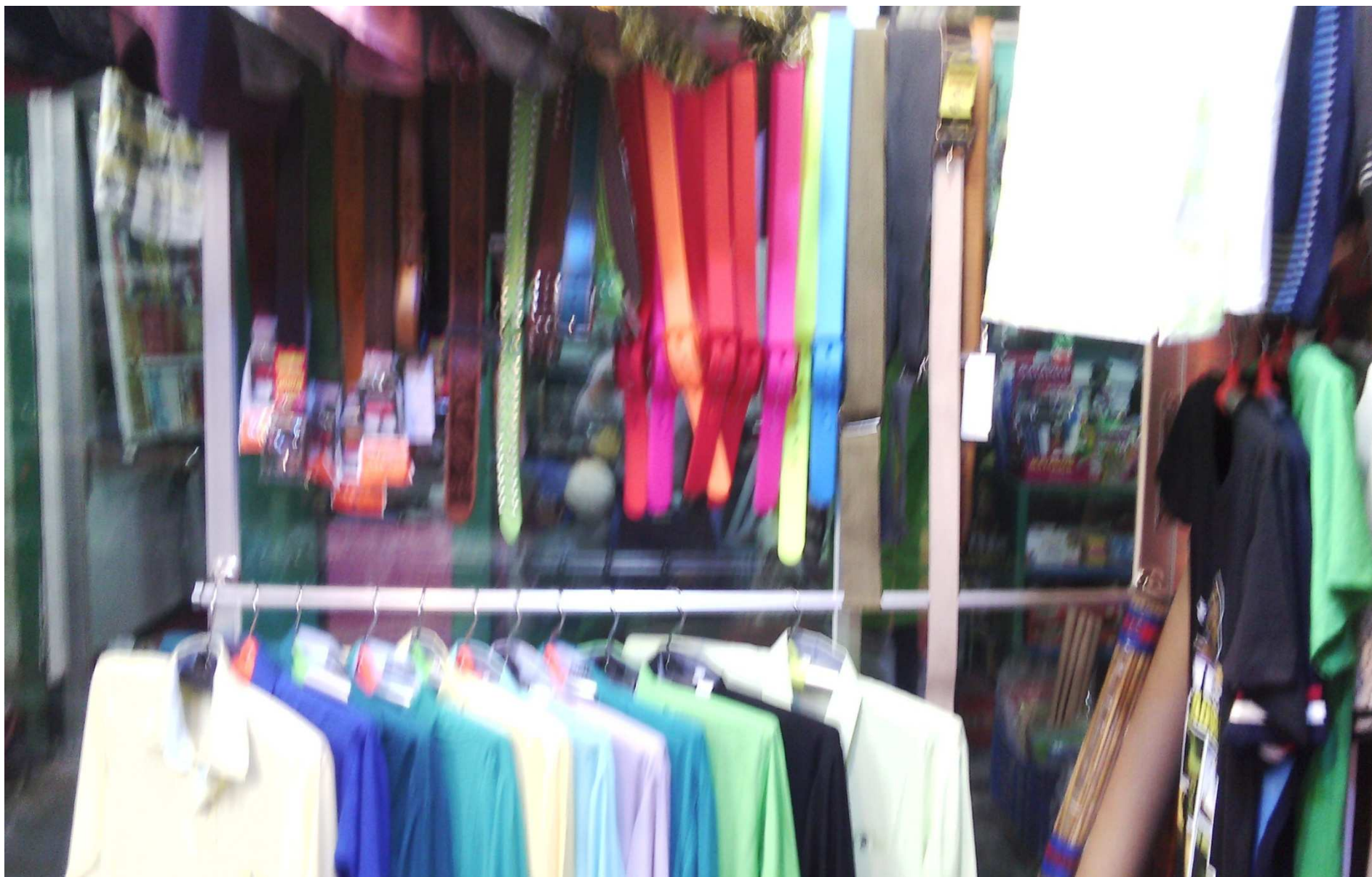
















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