

Proposed NU Business Name: MS JIBON FASHION

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 KOBIR
Age	:	28-05-1981 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	03 Brothers & 1 Sisters
Address	:	Vill: Vottacharjer Bag, 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 ROBOTUN BEGUM
(iii) Father's name	:	MOHAMMAD SHIKDER
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 13 (Female), Member ID: 1422/1, Group No: 05 Member since: 19-05-1997 to 2003 (06 Years) First loan: BDT 5,000
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	:	10 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.	:	01990-661242
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 ROBOTUN BEGUM joined Grameen Bank since 06 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 JIBON FASHION
Location	:	Bhottacharger Bag, Poncosar, Munshigonj
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200,000/-(from existing business) 77% Required Investment BDT 60,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a cloths business▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing 6 employee.▪Collects goods from Dhaka, Islampur, Narayangonj.▪The shop is owned.▪Agreed grace period is 3 months.

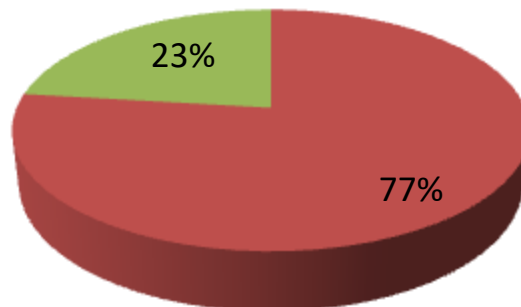
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	180,000	2,160,000
Total Sales (A)	180,000	2,160,000
Less. Variable Expense		
Cloths	108,000	1,296,000
Total variable Expense (B)	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	72,000	864,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Salary (staff) (7)	42,000	504,000
Generator bill	2,000	24,000
Transportation	15,000	180,000
Total fixed Cost (D)	65,500	786,000
Net Profit (E) [C-D]	6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
AC Net	500	60	30,000	200	50	10,000	40,000
Cut Net	144	250	36,000	50	250	12,500	48,500
Voil Cloth	1500	36	54,000	1000	36	36,000	90,000
Astor	1500	20	30,000	0	0	0	30,000
Shirting	110	40	4,400	0	0	0	4,400
Chemical Lace	402	50	20,100	30	50	1,500	21,600
Machakkali Lace	500	35	17,500	0	0	0	17,500
Soft Net	200	40	8,000	0	0	0	8,000
Total	4856		200,000	1,580		60,000	260,000

Source of Finance



- Total 260,000
- Entrepreneur's Contribution 200,000
- Investor's Investment 60,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	205,000	2,460,000	2,583,000	2,712,150
Total Sales (A)	205,000	2,460,000	2,583,000	2,712,150
Less. Variable Expense				
Cloths	123,000	1,476,000	1,549,800	1,627,290
Total variable Expense (B)	123,000	1,476,000	1,549,800	1,627,290
Contribution Margin (CM) [C=(A-B)]	82,000	984,000	1,033,200	1,084,860
Less. Fixed Expense				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff) (7)	42,000	504,000	504,000	504,000
Generator bill	2,000	24,000	4,000	4,500
Transportation	20,000	240,000	242,000	244,000
Total Fixed Cost	70,600	847,200	831,000	835,000
Net Profit (E) [C-D]	11,400	136,800	202,200	249,860
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	136,800	202,200	249,860
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		112,800	291,000
	Total Cash Inflow	196,800	315,000	540,860
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	112,800	291,000	516,860

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:6
Experience & Skill : 10 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