

Proposed NU Business Name: **MA-GARMENTS**



Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHASHIN SHEIKH
Age	:	14-02-1993 (24 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Nagoir Fosayel P.O: Malkanagor P.S: Sirajdikhan ,Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RINA BEGUM
(iii) Father's name	:	LUTFER RAHMAN
(iv) GB member's info	:	Branch: Fegunasar Centre # 21 (Female), Member ID: 8904/2, Group No: 04 Member since: 01-02-2009(8 Years) First loan: BDT 5,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 16240/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has training Two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01990-505940
Father's Contact No.	:	01983-698581
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA BEGUM joined Grameen Bank since 08 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	:	MA GARMENTS
Location	:	Nagor Fosail, Malkanagor,Sirajdikhan, Munshiganj
Total Investment in BDT	:	BDT 87,500/-
Financing	:	Self BDT 37,500(from existing business) 57 % Required Investment BDT 50,000(as equity) 43%
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
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like China Net,Hejab ,Leags, Tisu paper,Chain, etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪He is doing his business in own place.▪Collects goods from Nayamati, Narayonganj.▪Agreed grace period is 3 months.

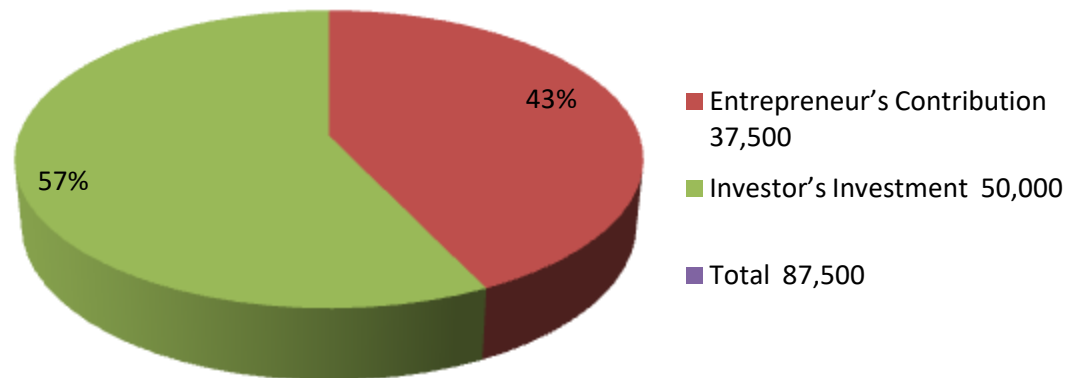
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	1200	36,000	432,000
Total Sales (A)	1200	36,000	432,000
Less. Variable Expense			
Garments item	720	21,600	2,59,200
Total variable Expense (B)	720	21,600	2,59,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	1,72,800
Less. Fixed Expense			
Transport		1200	14,400
Electricity Bill		1500	18,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		3,000	36,000
Entertainment		300	3600
Total fixed Cost (D)		11,300	1,25,600
Net Profit (E) [C-D]		3,100	47,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Hejab (50*200)	10,000	5,000	15,000
Laise (300*10)	3,000	21000	24,000
Chain (50*48)	2,400	1488	3,888
Tisu paper (50*350)	17,500	17,500	35,000
Other	5,000	5012	10,012
Total	37,500	50,000	87,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery item	1,500	45,000	5,40,000	5,67,000	5,95,350
Total Sales (A)	1,500	45,000	5,40,000	5,67,000	5,95,350
Less. Variable Expense					
Grocery item	900	27,000	324,000	3,40,200	3,57,210
Total variable Expense (B)	900	27,000	324,000	3,40,200	3,57,210
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	2,26,800	2,38,140
Less. Fixed Expense					
Transport		1200	14,400	14,500	14,600
Electricity Bill		1500	18,000	18,000	18,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	3,700	3,800
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		11,300	1,35,600	1,35,900	1,36,200
Net Profit (E) [C-D]		6,700	80,400	90,900	1,01,940
Investment Payback			16,667	16,667	16,667

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	50,000		
1.2	Net Profit	80,400	90,900	101,940
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		63,733	137,966
	Total Cash Inflow	130,400	154,633	239,906
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,667	16,667	16,667
	Total Cash Outflow	66,667	16,667	16,667
3	Net Cash Surplus	63,733	137,966	223,239

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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













FAMILY PICTURE

