

# Proposed NU Business Name: **SK FASHION & KHOKON GARMENTS**



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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>KHOKON KUMAR</b>
Age	:	18-04-1991 (26 Years)
Education, till to date	:	BA (ongoing)
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Shoktipara, P.O: Pochamaria, P.S: Puthiya, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ROMA RANI</b>
(iii) Father's name	:	<b>ROBINDRANATH</b>
(iv) GB member's info	:	Branch: Pochamaria Puthiya, Centre # 78 (Female), Member ID: 8902/2, Group No: 04 Member since: 31-10-2013 (03 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 85,000, Outstanding loan: BDT 61,299/-
(v) Who pays GB loan installment	:	Father
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-035527
Mother's Contact No.	:	01910-368536
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROMA RANI** joined Grameen Bank since 03 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	:	<b>SK FASHION &amp; KHOKON GARMENTS</b>
Location	:	Pochamaria, Puthiya, Rajshahi
Total Investment in BDT	:	BDT 285,000/-
Financing	:	Self BDT 235,000/-(from existing business) 82% Required Investment BDT 50,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 09 ft= 130 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has a cloth store.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Dhaka, Rajshahi.</li><li>▪The farm is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

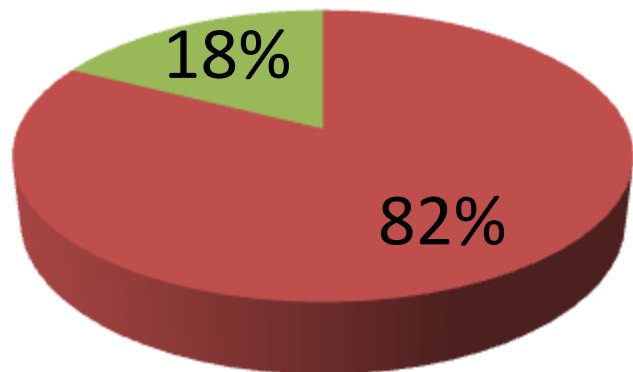
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Garments item	70,000	840,000
<b>Total Sales (A)</b>	<b>70,000</b>	<b>840,000</b>
<b>Less. Variable Expense</b>		
Garments item	56,000	672,000
<b>Total variable Expense (B)</b>	<b>56,000</b>	<b>672,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>14,000</b>	<b>168,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	300	3,600
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	500	6,000
Rent	1,500	18,000
Entertainment	300	3,600
<b>Total fixed Cost (D)</b>	<b>7,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>	<b>6,200</b>	<b>74,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sharee	100	700	70,000	1	20000	20,000	90,000
Three piece	100	500	50,000	0	1	10,000	60,000
Lungi	50	300	15,000	0	0	0	15,000
Garments Item	1	50000	50,000	1	20000	20,000	70,000
Security	1	50000	50,000	0	0	0	50,000
<b>Total</b>	<b>252</b>	<b>101500</b>	<b>235,000</b>	<b>2</b>	<b>40,001</b>	<b>50,000</b>	<b>285,000</b>

## Source of Finance



■ Entrepreneur's Contribution 235,000

■ Investor's Investment 50,000

■ Total 285,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Garments item	95,000	1,140,000	1,197,000	1,256,850
<b>Total Sales (A)</b>	<b>95,000</b>	<b>1,140,000</b>	<b>1,197,000</b>	<b>1,256,850</b>
<b>Less. Variable Expense</b>				
Garments item	76,000	912,000	957,600	1,005,480
<b>Total variable Expense (B)</b>	<b>76,000</b>	<b>912,000</b>	<b>957,600</b>	<b>1,005,480</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>19,000</b>	<b>228,000</b>	<b>239,400</b>	<b>251,370</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	700	8,400	10,500	11,500
Rent	1,500	18,000	18,000	18,000
Entertainment	300	3,600	3,600	3,600
<b>Total Fixed Cost</b>	<b>8,100</b>	<b>97,200</b>	<b>100,100</b>	<b>102,100</b>
<b>Net Profit (E) [C-D]</b>	<b>10,900</b>	<b>130,800</b>	<b>139,300</b>	<b>149,270</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	130,800	139,300	149,270
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		110,800	230,100
	<b>Total Cash Inflow</b>	<b>180,800</b>	<b>250,100</b>	<b>379,370</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>110,800</b>	<b>230,100</b>	<b>359,370</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 04 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

