

Proposed NU Business Name: MAMUN FASHION

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Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MAMUN
Age	:	20-03-1989 (28 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	05 Brothers 2 Sister
Address	:	Vill: Kunda, P.O: Aouna, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASINA BEGUM
(iii) Father's name	:	ABDUL JAJIL
(iv) GB member's info	:	Branch: Solla, Centre # 16 (Female), Member ID:1552, Group No: 01` Member since: 01/01/2011 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT:20,100/-
(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	:	Ten years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01985-884607
Mother's Contact No.	:	01634-284140
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 7 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

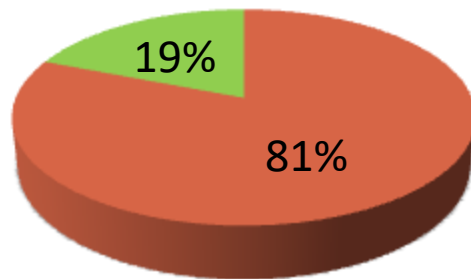
Business Name	:	MAMUN FASHION
Location	:	Paragram Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 5,25,000/-
Financing	:	Self BDT 4,25,000(from existing business) 81% Required Investment BDT 1,00,000(as equity) 19 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; 3 pes,lehengta,, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Trailing Item	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Grocery	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		1200	14400
Salary (Self)		5000	60000
Entertainment		500	6000
Rent		1300	15600
Guard		400	4800
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Generator		0	0
Total Fixed Cost (D)		13200	158400
Net Profit (E)= [C-D]		9300	111600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shirt & Pant	200	400	80,000				80,000
Less	500	70	35,000				35,000
Frock	200	500	1,00,000				1,00,000
3 pes	100	800	80,000				80,000
Dopatta	20	100	2000				2,000
Lehenga	50	700	35,000				35,000
2 Pes	50	300	15,000				15,000
Role Cloths	1000	60	60,000	1000	50		50,000
Readymade Garments							50,000
Total			4,25,000			1,00,000	5,25,000

0% Source of Finance



- Entrepreneur's Contribution's :- 4,25,000
- Investor Investment's :- 1,00,000
- Total :- 5,25,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Grocery Item	7000	210000	2520000	2646000	2778300
	0	0	0	0	0
Total Sales(A)	7000	210000	2520000	2646000	2778300
Less Variable Expense (B)					
Grocery Item	5950	178500	2142000	2249100	2361555
Total Variable Expense	5950	178500	2142000	2249100	2361555
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000	396900	416745
Less Fixed Expense					
Electric Bill		700	8400	8700	9000
Transportaion		1500	18000	216000	2592000
Salary (Self)		5000	60000	720000	8640000
Salary (Staff)		4000	48000	48000	48000
Guard		400	4800	4800	4800
Entertainment		500	6000	6000	6000
Rent		1300	15600	15600	15600
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		13900	91200	289600	2666000
Net Profit (E)= [C-D]		17600	211200	221760	232848
Investment Pay Back			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	211,200	221760	232848
1.3	Depreciation (Non cash)			
1.4	Opening Balance of Cash Surplus	171200	171200	352960
	Total Cash Inflow	311,200	392,960	585,808
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Baruakhaliu Bazar,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

