

Proposed NU Business Name: **ARIFA GARMENTS**



Project identification and prepared by: Monoronjon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AULAD HOSSAIN
Age	:	15-10-1983 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Son & 1 Doughther
No. of siblings:	:	3 Brother & 4 Sister
Address	:	Vill: Telirbill P.O: Ponchosar P.S Munshiganj Sador, 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	:	MUMELA BEGUM
(iii) Father's name	:	MD SARBOT ALI
(iv) GB member's info	:	Branch: Rampal Centre # 25 (Female), Member ID: 9092/2, Group No: 12 Member since: 19-05-2005 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 18,240/-
(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 one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795-329318
Wife's Contact No.	:	01727-139917
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MUMELA BEGUM joined Grameen Bank since 12 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	:	ARIFA GARMENTS
Location	:	Telirbil, Ponchosar , Munshiganj
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
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 Voiel ,Leags, digital cloth,lilen, astor, etc. ▪Average 40% gain on sale. ▪The business is operating by entrepreneur. Existing Eleven employee. ▪He is doing his business in own place. ▪Collects goods from Islampur. ▪Agreed grace period is 3 months.

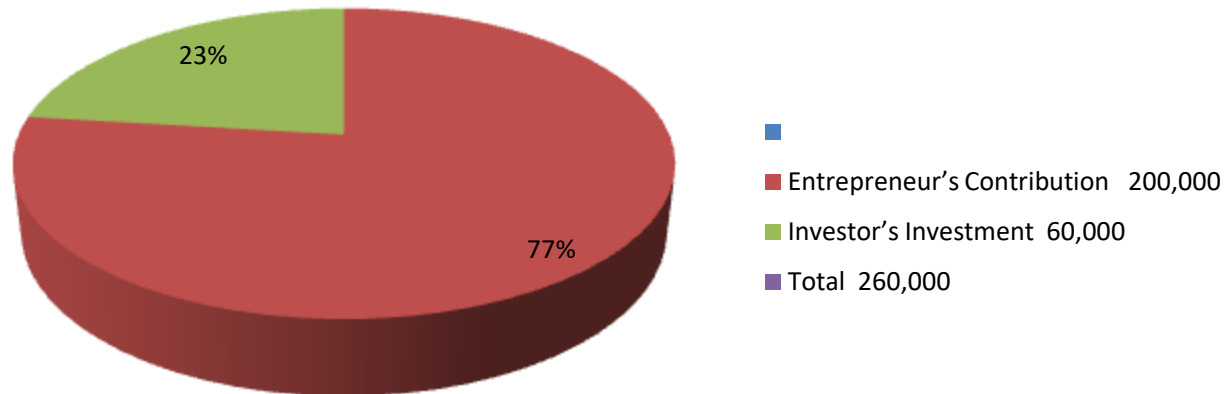
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	4,000	120,000	14,40,000
Total Sales (A)	4,000	120,000	14,40,000
Less. Variable Expense			
Garments item	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000
Less. Fixed Expense			
Transport		500	6,000
Electricity Bill		2,000	24,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		33,000	396,000
Entertainment		300	3,600
Genaretor		1,500	18,000
Total fixed Cost (D)		42,600	511,200
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ac Net (500*70)	35,000	30,000	65,000
Voyel (350*36)	12,600	-	12,600
Digital cloth (500*110)	55,000		55,000
Chaina net (300*180)	54,000	30,000	84,000
Lilen (200*100)	20,000		20,000
Pipi Cloth (400*40)	16,000		16,000
Other	7,400		7,400
Total	200,000	60,000	260,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	4,500	135,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	135,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Garments item	2,700	81,000	972,000	10,20,600	10,71,630
Total variable Expense (B)	2,700	81,000	972,000	10,20,600	10,71,630
Contribution Margin (CM)					
[C=(A-B)	1,800	54,000	648,000	680,400	714,420
Less. Fixed Expense					
Transport		500	6,000	6,400	6,800
Electricity Bill		2,000	24,000	24,000	24,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		33,000	396,000	396,000	396,000
Entertainment		300	3,600	3,700	3,800
Genaretor		1,500	18,000	18,000	18,000
Non Cash Item					
Depreciation					
Total Fixed Cost		42,600	511,200	511,800	512,400
Net Profit (E) [C-D]		11,400	136,800	168,600	202,020

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	168,600	202,020
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		112,800	257,400
	Total Cash Inflow	196,800	281,400	459,420
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	257,400	435,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:11
Experience & Skill : 11 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

