

## Proposed NU Business Name: **YUSUF GARMENTS**



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

Project verified by: Arefin Sumsul



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

Name	:	<b>MD YUSUF</b>
Age	:	02-02-1995 (22 Years)
Education, till to date	:	Class Six
Marital status	:	Unmarried
Children	:	0 Son 0 Doughter
No. of siblings:	:	2 Brother 01 Sister
Address	:	Vill: North Shipahipara P.Orampal 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	:	<b>Nazma Begum</b>
(iii) Father's name	:	<b>MD Ali</b>
(iv) GB member's info	:	Branch: Rampal Centre # 85 (Female), Member ID: 7671/1, Group No: 10 Member since: 20-04-1996(20 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 200,000/- Outstanding loan: BDT 164,800/-
(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.	:	01990-565482
Wife's Contact No.	:	01715-958324
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAZMA BEGUM** joined Grameen Bank since 20 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>YIUSUF GARMENTS</b>
Location	:	North Shipahipara, Rampal , 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"><li>▪The business is planned to be scaled up by investment in existing goods like Voiel ,Leags, digital cloth,lilen, astor, etc.</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing Eleven employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Narayanganj.</li><li>▪Agreed grace period is 3 months.</li></ul>

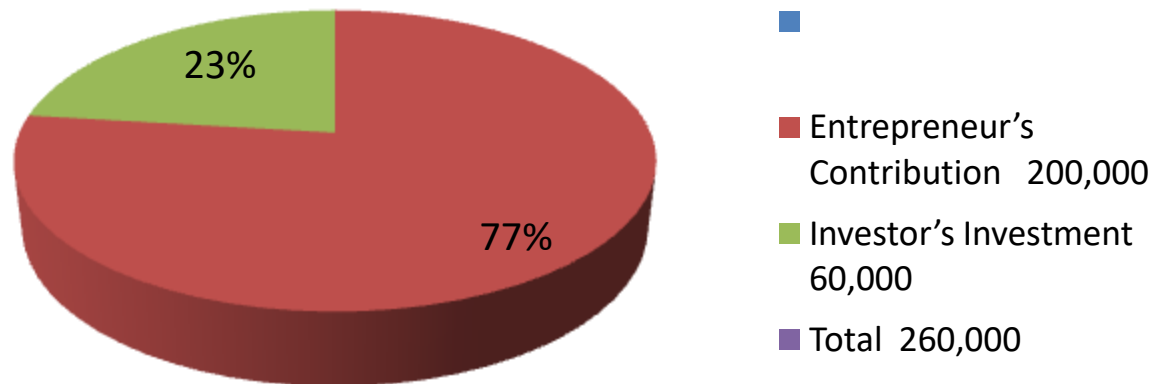
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments item	4,000	120,000	14,40,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>14,40,000</b>
<b>Less. Variable Expense</b>			
Garments item	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Less. Fixed Expense</b>			
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
<b>Total fixed Cost (D)</b>		<b>42,600</b>	<b>511,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,400</b>	<b>64,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ac Net (500*70)	35,000	30,000	70,000
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
<b>Total</b>	<b>200,000</b>	<b>60,000</b>	<b>260,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Garments item	4,500	135,000	16,20,000	17,01,000	17,86,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>16,20,000</b>	<b>17,01,000</b>	<b>17,86,050</b>
<b>Less. Variable Expense</b>					
Garments item	2,700	81,000	972,000	10,20,600	10,71,630
<b>Total variable Expense (B)</b>	<b>2,700</b>	<b>81,000</b>	<b>972,000</b>	<b>10,20,600</b>	<b>10,71,630</b>
<b>Contribution Margin (CM)</b>					
<b>[C=(A-B)</b>	<b>1,800</b>	<b>54,000</b>	<b>648,000</b>	<b>680,400</b>	<b>714,420</b>
<b>Less. Fixed Expense</b>					
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
<b>Non Cash Item</b>					
Depreciation					
<b>Total Fixed Cost</b>		<b>42,600</b>	<b>511,200</b>	<b>511,800</b>	<b>512,400</b>
<b>Net Profit (E) [C-D]</b>		<b>11,400</b>	<b>136,800</b>	<b>168,600</b>	<b>202,020</b>



# Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
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
	<b>Total Cash Inflow</b>	<b>196,800</b>	<b>281,400</b>	<b>459,420</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>112,800</b>	<b>257,400</b>	<b>435,420</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:11  
Experience & Skill : 11 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

