

Proposed NU Business Name: **ASHRAFUL GARMENTS**

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Project verified by: Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMIM MIA
Age	:	01-05-1983(34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	01 Brother & 01 Sister
Address	:	Vill: Chandoshi P.O: Ghatail P.S:Ghatail Dist: Tangail.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SHAJEDA BEGUM
(iii) Father's name	:	MD.KORIM MIA
(iv) GB member's info	:	Branch: Natsharl Shokipur, Centre # 17 (Female), Member ID: 1802, Group No: 06 Member since: 2006-2017(11 Years) First loan: BDT 10,000 Taka.
Further Information:	:	Existing loan: 50,000, Outstanding loan: 32,300/-
(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.)	:	None
Business Experiences and Training Info	:	13 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-525706
Family's Contact No.	:	01727-735022
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shokipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAJEDA BEGUM Joined Grameen Bank Since 11 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

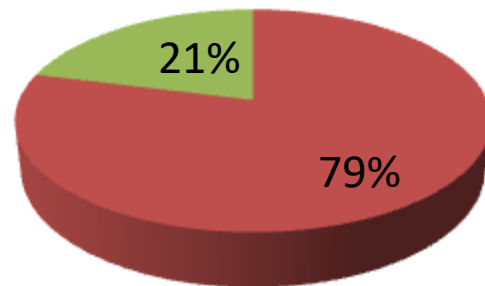
Business Name	:	ASHRAFUL GARMENTS
Location	:	Shokipur
Total Investment in BDT	:	BDT 3,80,000 Taka
Financing	:	Self BDT 300,000 (from existing business) 79% Required Investment BDT 80,000(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 07 ft= 70 Square ft
Security of the shop	:	100000 taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Shirt , Pant,Three Pitch ETC;▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The shope is rented.▪Collects goods from Kaligonj▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Shirt , Pant,Three Pitch ETC	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Shirt , Pant,Three Pitch ETC	1400	42000	504000
Total Variable Expense	1400	42000	504000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		600	7200
Transportaion		3000	36000
Salary (Self)		5000	60000
Entertainment		200	2400
Guard		200	2400
Generator		250	3000
Mobile Bill		300	3600
Total Fixed Cost (D)		12550	150600
Net Profit (E)= [C-D]		5450	65400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shirt	120	500	60,000	50	500	25,000	85,000
Three Pitch	30	800	24,000	20	800	16,000	40,000
Pant	35	800	28,000	20	800	16,000	44,000
T-Shirt	150	250	37,500			0	37,500
Shari	25	1200	30,000	12	1200	14,400	44,400
Security			100,000			0	100,000
Others			20,500			8,600	29,100
	360	3550	300000	102	3300	80000	380000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 80,000
- Total 380,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shirt , Pant,Three Pitch ETC	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1750	52500	630000	661500	694575
Total Variable Expense	1750	52500	630000	661500	694575
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		600	7200	7500	7800
Transportaion		3000	36000	37800	39690
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		250	3000	3000	3000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12550	147600	149800	152090
Net Profit (E)= [C-D]		9950	119400	125370	131639
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	119,400	125370	131638.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		87400	180770
	Total Cash Inflow	199,400	212,770	312,409
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	87,400	180,770	280,409

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 13Years
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