

Proposed NU Business Name: **JASMIN GARMENTS**



Project identification and prepared by: Most. MD ANOWAR
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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RAJU MIA
Age	:	09/06/1988(29Years)
Education, till to date	:	Class Seven
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01Brother 01Sister
Address	:	Vill: Telihara , P.O: Sekerkola , P.S: Bogra Shadar , Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. AMBIA BEGUM
(iii) Father's name	:	MD.MUKUL MIA
(iv) GB member's info	:	Branch: Gokul Bogra , Centre # 75 (Female), Member ID: 80068/1 , Group No: 03 Member since: 20 / 05 / 2005 (13 Years) First loan: BDT 4,000 /- Existing Loan: BDT 30,000 /- Outstanding loan: BDT 2240 /-
Further Information:		
(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	:	07 years experience in running business. 025years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-342519
Family's Contact No.	:	01738-452874
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMBIA BEGUM joined Grameen Bank since 13 years ago. At first she took BDT 4,000/ loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JESMIN GARMENTS
Location	:	Telihara, P.S: Bogra Shadar , Dist: Bogra
Total Investment in BDT	:	BDT 805000 /-
Financing	:	Self BDT 755000, /- (from existing business) 94 % Required Investment BDT 50,000 /- (as equity) 06 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14ft 10ft=140ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Fish Sales , etc. ▪Average 30 % gain on sales. ▪The business is operating by entrepreneur. Existing 01 labor. ▪After getting equity fund 02 labor will be appointed. ▪Agreed grace period is 3 months.

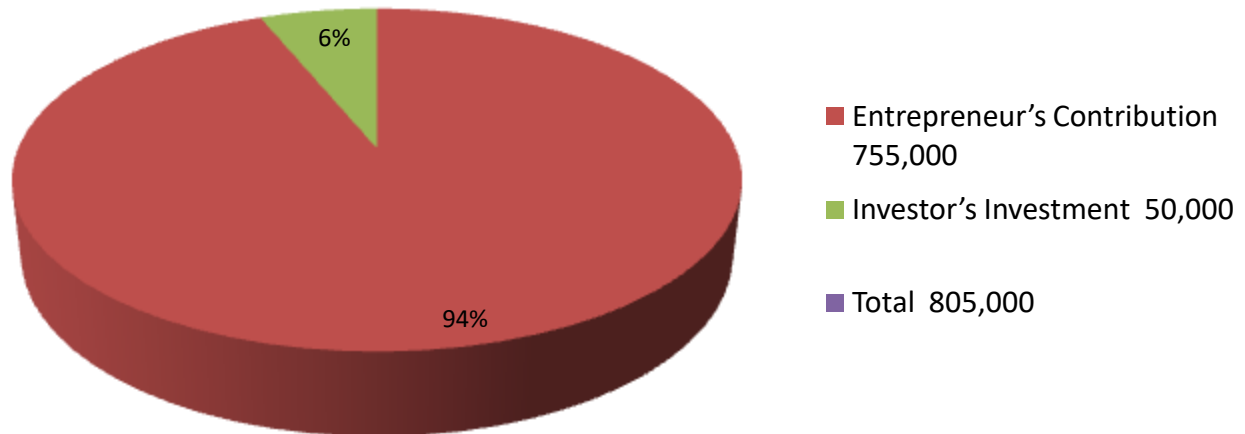
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments production	10,000	300,000	3,600,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
Garments production	20	600	7,200
Total variable Expense (B)	20	600	7,200
Contribution Margin (CM) [C=(A-B)	2,000	299,400	3,592,800
Less. Fixed Expense			
House rant		3,000	36,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		5,000	60,000
Entertainment		500	6,000
Guard		-	0
Generator		-	0
Mobile Bill		500	6,000
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,500	180,000
Net Profit (E) [C-D)		292,900	3,412,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Three Pice	150	1100	165,000	1	50,000	50,000	215,000
Shat	400	470	188,000	0	0	0	188,000
Pant	320	430	137,600	0	0	0	137,600
shart pant	100	450	45,000	0	0	0	45,000
Others	0	19400	19,400	0	0	0	19,400
Dal	0	0	0	0	0	0	0
Security	0	200000	200,000	0	0	0	200,000
Security	2E+05	0	0	0	0	0	0
Total	2E+05	0	755000	1	60000	60000	805000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Garments production	15,000	450,000	5,400,000	5,670,000	5,953,500
Total Sales (A)	15,000	450,000	5,400,000	5,670,000	5,953,500
Less. Variable Expense					
Garments production	20	600	7,200	7,560	7,938
Total variable Expense (B)	20	600	7,200	7,560	7,938
Contribution Margin (CM) [C=(A-B)]	3,000	449,400	5,392,800	5,662,440	5,945,562
Less. Fixed Expense					
House rant		3000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		5000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		0	0	0	-
Generator		0	0	0	-
Mobile Bill		500	6,000	6,000	6,000
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		15,000	180,000	180,000	180,000
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	5,212,800	5,482,440	5,765,562
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	5,192,800	10,655,240
	Total Cash Inflow	5,262,800	10,675,240	16,420,802
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	5,192,800	10,655,240	16,400,802

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Polashbari,Chadmohahat,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

