

Proposed NU Business Name: TINNY GARMENTS



Project identification and prepared by: Md. Sohel Mia,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MAHMUDUL HASSAN.
Age	:	20/03/1990(27 Years)
Education, till to date	:	Diploma in Agricultural.
Marital status	:	Married
Children	:	1 Son,1 Daughter.
No. of siblings:	:	3 Brothers
Address	:	Vill: Balgoria, P.O: Shampur, P.S:Chargat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RINA BEGUM.
(iii) Father's name	:	MD. ABUL HOSSAIM.
(iv) GB member's info	:	Branch: Yosofpor chargat, Centre # 36(Female), Member ID: 11987, Group No: 02 Member since:2006 to 2013.and rejoin 11/10/2017.(07 years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 5000. Outstanding loan:5000.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agricultural
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767405786.
Mother's Contact No.	:	01947250122.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RINA BEGUM joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	TINNY GARMENTS.
Location	:	Balgoria,katakali.
Total Investment in BDT	:	BDT 85,000/-
Financing	:	Self BDT 45,000/-(from existing business) 53% Required Investment BDT 40000/-(as equity)47%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft=100 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like garments goods.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rent.▪Agreed grace period is 3 months.

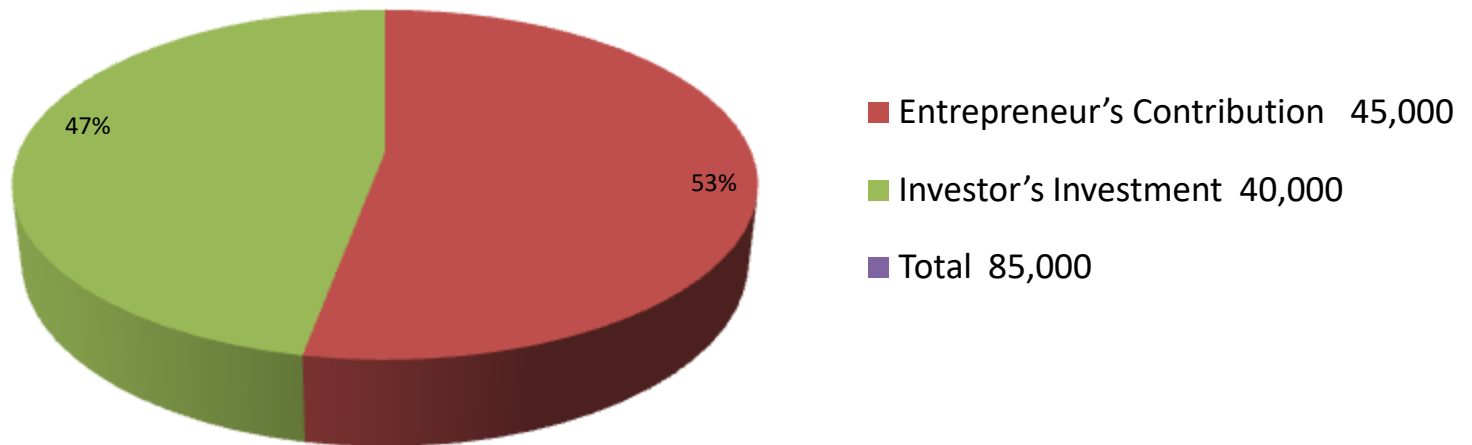
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Sales	2,550	76,500	918000
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less. Fixed Expense			
Rent		250	3,000
Electricity Bill		200	2,400
Mobile Bill		150	1,800
Salary (self)		4000	48,000
Guard			0
Transportation		200	2,400
Entertainment		0	0
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		4,800	57,600
Net Profit (E) [C-D]		8,700	104,400

Investment Breakdown

Particulars	Existing	Proposed	Total
Cloth	45000		45000
Cloth purchases		40000	40000
total	45,000	40,000	85,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense		0	0	0	0
Sales	2975	89250	1071000	1124550	1180778
Total variable Expense (B)	2975	89250	1071000	1124550	1180778
Contribution Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less. Fixed Expense					
Rent		250	3000	3000	3000
Electricity Bill		200	2400	2400	2400
Mobile Bill		150	1800	1800	1800
Salary (self)		4000	48000	48000	48000
Transportation		200	2400	2400	2400
Entertainment		0	0	0	0
Salary (staff)		0	0	0	0
Security Gard			0	0	0
Bank service Charge			0	0	100
Total Fixed Cost		4800	57600	57600	57700
Net Profit (E) [C-D]		10950	131400	140850	150673
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	131400	140850	150673
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111400	236250
	Total Cash Inflow	171,400	252250	386923
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16000	16000
	Total Cash Outflow	60,000	16000	16000
3	Net Cash Surplus	111,400	236250	370923

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; - balgoria.
Regular customers;

THREATS

Theft
Fire
Political unrest







Family picture

