

Proposed NU Business Name: EKOTA GARMENTS



Project identification and prepared by: Md.Mahabur Rahman
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MASUD PARVEJ
Age	:	02-07-1999(18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Brothers
Address	:	Vill: Pirpur P.O:Ambaria P.S:Donbari Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	KANIS FATEMA PARVIN
(iii) Father's name	:	MAMUN OR ROSHID
(iv) GB member's info	:	Branch;Vaighat Centre # 81(male), Member ID: 6432Group No: 03 Member since: 2000- raning(17Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 81,000 Outstanding loan: 35292
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-989225
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAMUN OR ROSHID Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

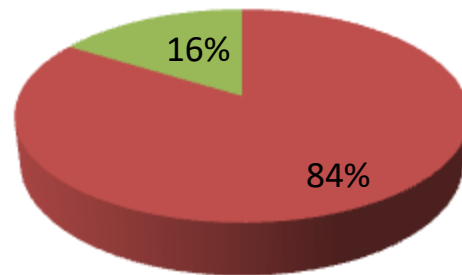
Business Name	:	EKOTA GARMENTS
Location	:	Donbari,Tangail.
Total Investment in BDT	:	BDT 371,000
Financing	:	Self BDT 311,000(from existing business) 84% Required Investment BDT 60,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 10 ft= 150 Square ft
Security of the shop	:	200,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shart, Pant,Ladies jama,Panjabi,Etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 0Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pices, Shart, Pant,Panjabi, frok Etc	5,000	150,000	1800000
Total Sales (A)	5,000	150,000	1800000
Less. Variable Expense			
Three pices, Shart, Pant,Panjabi, frok Etc	4,250	127,500	1530000
	0	0	0
	0	0	0
Total variable Expense (B)	4,250	127,500	1530000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270000
Less. Fixed Expense			
Rent		5000	60,000
Electricity bill		500	6,000
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		200	2,400
Guard		120	1,440
Genaretor		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		11,770	141,240
Net Profit (E) [C-D]		10,730	128,760

Investment Breakdown 1

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shart	100p	300	30,000	200	300	60,000	90,000
Pant	20p	500	10,000				10,000
three piece	20p	500	10,000				10,000
Panjabi	30p	500	15,000				15,000
Frog	40p	400	16,000				16,000
T shirt	50p	200	10,000				10,000
others			20,000				20,000
scurety			200,000				200,000
Total			311,000			60,000	371,000

Source of Finance



- Entrepreneur's Contribution 311,000
- Investor's Investment 60,000
- Total 371,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Three pices, Shart, Pant,Panjabi, frok Etc	6,000	180,000	2,160,000	2,268,000
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
Three pices, Shart, Pant,Panjabi, frok Etc	5,100	153,000	1,836,000	1,927,800
Total variable Expense(B)	5,100	153,000	1,836,000	1,927,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		5000	60,000	60,000
Electricity bill		500	6,000	6,100
Transportation		500	6,000	6,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		200	2,400	2,700
Guard		120	1440	1440
Genaretor		150	1,800	1,800
Mobile bill		300	3,600	3,800
Total fixed Cost (D)		11,770	141,240	142,640
Net Profit (E) [C-D]		15,230	182,760	197,560
Investment Payback			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	182,760	197,560
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		146,760
	Total Cash Inflow	242,760	344,320
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)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	146,760	308,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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

