

## Proposed NU Business Name: **Sami Collection**



Project identification and prepared by: Md Barek Ali  
Tangail Sadar Unit, Tangail  
Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>Mohammad Aminul Islam</b>
Age	:	01-01-1994 (24 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	0 Dauther 0 Son
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Digulia,P.O: ,P.S: Tangail, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Amena Begum
(iii) Father's name	:	Md. Shahidul Islam
(iv) GB member's info	:	Branch: Ghatail, Centre # 44 (Female), Member ID: 7486 , Group No: 07 Member since: 07-04-2002 ( 16 Years) First loan: BDT = 3000 Last Loan = 5000
<b>Further Information:</b>	:	Outstanding loan:= 4725
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	07 years of business experience.
Own Business and Training Info	:	07 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-648494
Family's Contact No.	:	01922-419126
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Amena Begum joined Grameen Bank since 16years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

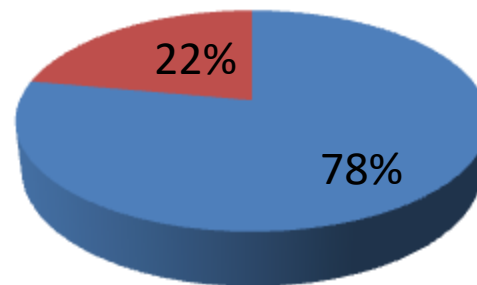
Business Name	:	<b>Sami Collection</b>
Location	:	02No HiraSupar Market.Puraton Adalot Road,Tangail
Total Investment in BDT	:	BDT362,500/-
Financing	:	Self BDT 282,500/- (from existing business)78 % Required Investment BDT 80,000/- (as equity)22 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 0 7ft= 70square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; etc.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing0 employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pant,Shart,T shart,	5,000	150,000	1,800,000
	0	0	0
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Pant,Shart,T shart,	4,300	129,000	1,548,000
<b>Total variable Expense (B)</b>	<b>4,300</b>	<b>129,000</b>	<b>1,548,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		6,000	72,000
Electricity Bill		1000	12,000
Transportation		3,000	36,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Graud Bill		200	2,400
Generator Bill		150	1,800
Mobile Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>16,350</b>	<b>196,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,650</b>	<b>55,800</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Pant	150	700	105000	Pant	60	700	42,000	147,000
Shart	100	400	40000	Shart	95	400	38,000	78,000
T Shart	70	250	17500	T Shart	0	0	0	17,500
Headlight	0	0	0	Headlight	0	0	0	0
Micro Oven	0	0	0	Micro Oven	0	0	0	0
Filter	0	0	0	Filter	0	0	0	0
iron	0	0	0	iron	0	0	0	0
Fan	0	0	0	Fan	0	0	0	0
Khat & weredrop	0	0	0	Khat & weredrop	0	0	0	0
Others			20000				0	20,000
Security of Shop			100000					100,000
Machinaries			0	Others			0	0
<b>Total</b>			<b>282,500</b>				<b>80,000</b>	<b>362,500</b>

## Source of Finance



- Entrepreneur's contibution 282500
- Investor's Investment 80000
- Total 362500

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Pant,Shart,T shirt,	6,000	180,000	2,160,000	2,268,000	2,381,400
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>					
Pant,Shart,T shirt,	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total variable Expense (B)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		1500	18,000	18,900	19,845
Transportation		3,000	36,000	37,800	39,690
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		500	6,000	6,300	6,615
Graud Bill		200	2,400	2,520	2,646
Generator Bill		150	1,800	1,890	1,985
Mobile Bill		500	6,000	6,300	6,615
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>16,850</b>	<b>202,200</b>	<b>205,710</b>	<b>209,396</b>
<b>Net Profit (E) [C-D]</b>		<b>13,150</b>	<b>157,800</b>	<b>172,290</b>	<b>187,505</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	157,800	172,290	187,505
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		125,800	266,090
	<b>Total Cash Inflow</b>	<b>237,800</b>	<b>298,090</b>	<b>453,595</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>125,800</b>	<b>266,090</b>	<b>421,595</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 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

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