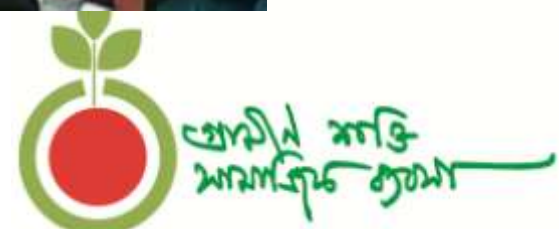


Proposed NU Business Name: Mayer Doya Garments



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



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Azad Hossain
Age	:	08-03-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	0 4Brothers 01Sister
Address	:	Vill: Kholabari ,P.O: Chowbaria ,P.S: TangailSadardist: Tangail.

Parent's and GB related Info

(i) Who is GB member : Mother Father

(ii) Mother's name : Rejia Begum

(iii) Father's name : Late.Abdur Rahman

(iv) GB member's info : Branch: Katuli Tangail, Centre # 04(Female),
Member ID: 1137 , Group No: 04
Member since: 00-00-2008 to Present (10Years)

Further Information:

(v) Who pays GB loan installment : Own

(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	:	0 years of business experience.
Own Business and	:	0 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rejia Begum joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Work.

Proposed Nobin Udyokta Business Info

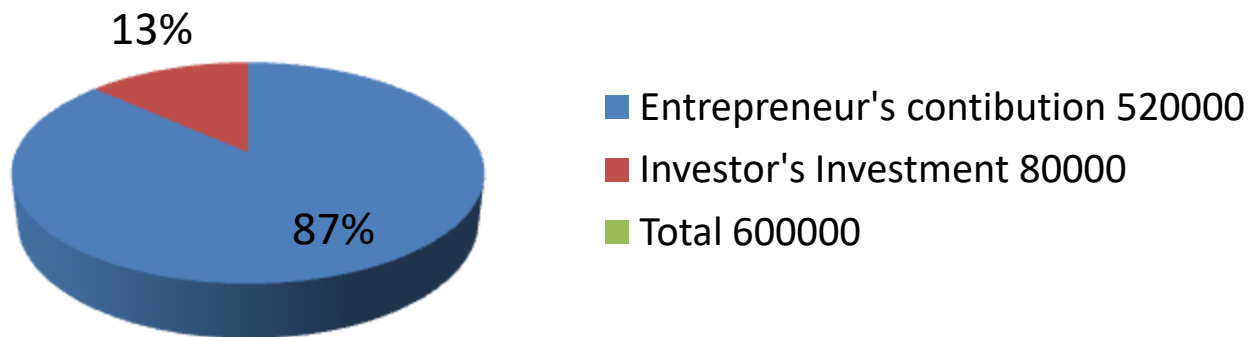
Business Name	:	Mayer Doya Garments
Location	:	2No,Digital Hira super Market,TangailSadar,Tangail.Shop-16
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 520,000/- (from existing business) 87% Required Investment BDT 80,000/- (as equity) 13 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 07 ft= 70 square ft
Security of the shop	:	BDT2,00000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant,Shart,T-Shart etc.▪Average 15 % gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented .▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pant,Shart,T-Shart,etc.	4,500	135,000	1,620,000
	0	0	0
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Pent,Shart,T-Shart,etc.	3,825	114,750	1,377,000
Total variable Expense (B)	3,825	114,750	1,377,000
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		1000	12,000
Transportation		1,500	18,000
Salary (self)		5000	60,000
Entertainment		400	4,800
Graud Bill		200	2,400
Generator Bill		350	4,200
Mobile Bill		400	4,800
Total fixed Cost (D)		13,850	166,200
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Pant	300	500	150000	Pent	100	500	50,000	200,000
Shirt	200	400	80000	Shart	50	300	15,000	95,000
T-Shirt	400	200	80000	T-Shart	50	300	15,000	95,000
Others			10000				0	10,000
Secuirity of Shop			200000					200,000
Machinaries			0	Others			0	0
Total			520,000				80,000	600,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Pant,Shart,T-Shart,etc.	5,800	174,000	2,088,000	2,192,400	2,302,020
0	0	0	0	0	0
Total Sales (A)	5,800	174,000	2,088,000	2,192,400	2,302,020
Less. Variable Expense					
Pant,Shart,T-Shart,etc.	4,930	147,900	1,774,800	1,863,540	1,956,717
Total variable Expense (B)	4,930	147,900	1,774,800	1,863,540	1,956,717
Contribution Margin (CM) [C=(A-B)]	870	26,100	313,200	328,860	345,303
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		1200	14,400	15,120	15,876
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,300	6,615
Graud Bill		200	2,400	2,520	2,646
Generator Bill		350	4,200	4,410	4,631
Mobile Bill		500	6,000	6,300	6,615
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		14,750	177,000	179,850	182,843
Net Profit (E) [C-D]		11,350	136,200	149,010	162,461
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	136,200	149,010	162,461
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		104,200	221,210
	Total Cash Inflow	216,200	253,210	383,671
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	104,200	221,210	351,671

SWOT ANALYSIS

STRENGTH

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

শালুয়া ডিগ্রী গার্মেন্টস







নাম্বিয় ফ্যাশ









