

Proposed NU Business Name: **NEW COLLECTION**



Project identification and prepared by: Golam Rasul,
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Project verified by: Sirazul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALAMIN
Age	:	02-05-1988 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	05 Brother
Address	:	Vill: Jorardeul P.O: :Rampal P. S Munshiganj ,Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASINA BEGUM
(iii) Father's name	:	ABDUL HAQUE DHALI
(iv) GB member's info	:	Branch: Rampal Centre # 40 (Female), Member ID: 9447, Group No: 013 Member since: 09-04-2013(8 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has training Two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01921-508509
Father's Contact No.	:	01929-854665
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

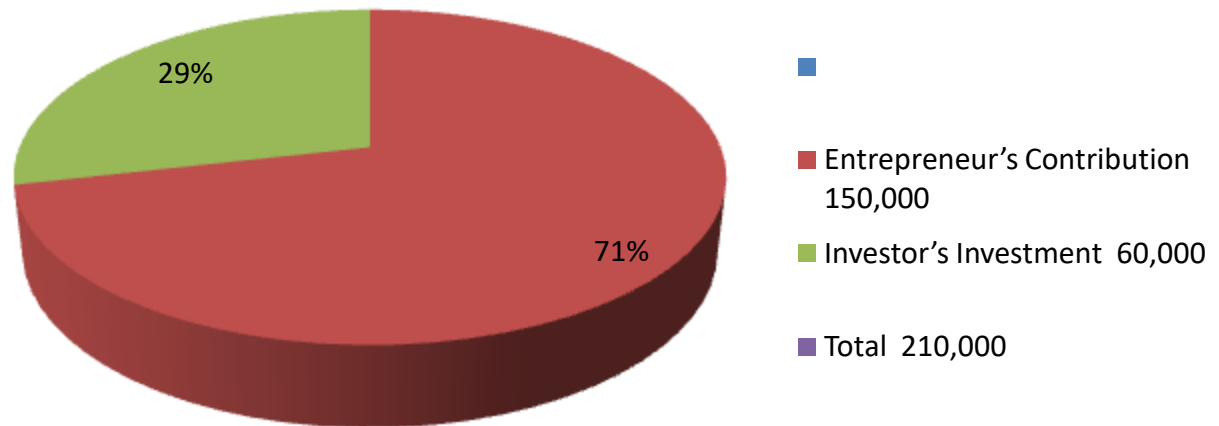
Proposed Nobin Udyokta Business Info

Business Name	:	NEW COLLECTION
Location	:	Sufia Plaza,Shipahipara, Rampal, Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150,000(from existing business) 71% Required Investment BDT 60,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Three pice,T Shirt, Longi,Boroka Rady met Cloth, etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing five employee.▪He is doing his business in rent place.▪Collects goods from Islampur, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Garments item	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		3,000	36,000
Entertainment		300	3,600
Transport		500	6,000
Total fixed Cost (D)		13,100	157,200
Net Profit (E) [C-D]		4,900	58,800

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Three pice	5	1000	5000	10	2000	20,000	25,000
Lungi	20	500	10000	10	500	5,000	15,000
Borka	30	2000	60000	20	1000	20,000	80,000
Ready mat cloth	50	1500	75000	30	500	15,000	90,000
	105	5000	150,000	70	4000	60,000	210000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Garments item	1,750	52,500	630,000	661,500	694,575
Total variable Expense (B)	1,750	52,500	630,000	661,500	694,575
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		1,000	12,000	12,000	12,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	3,700	3,800
Transport		500	6,000	6,000	6,000
Total Fixed Cost		13,100	157,200	157,400	157,600
Net Profit (E) [C-D]		9,400	112,800	126,100	140,075
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	112,800	126,100	140,075
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		88,800	190,900
	Total Cash Inflow	172,800	214,900	330,975
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	88,800	190,900	330,975

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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

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new collection



new collection







new collection



FAMILY PICTURE