

NEW SHAHEEN COLLECTION



29th SB Design Lab (executive session)
17th September, 2014 at Yunus Centre

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD SHAMEEM RAHMAN
Age	:	10-01-1986 (28 Years)
Marital status	:	Married
Children	:	
No. of siblings:	:	2 Brothers & 2 Sister
Address	:	Vill: Baniapara, P.O: Ghatail P.S: Ghatail Dist: Tangail
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. ANOWARA BEGUM
(iii) Father's name	:	Mr. MD ABDUL MALEK
(iv) GB member's info	:	Branch: Ghatail Centre # 77 (Female), Member ID: 5614, Group No: 07 Member since : 28-08-1993 <i>(21 Years)</i> , First loan: 2,000 taka.
Further Information:	:	Existing loan:. 1,00,000 Tk Outstanding: 64,800 Taka
(v) Who pays GB loan installment	:	Entrepreneur & Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like BRAC, ASA, GB etc.	:	No
Education, till to date	:	H.S.C Pass

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	:	Four years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	Father's Income (Grocery Shop & Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-420393
Mother Contact No.	:	01787-580850
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Anowara Begum is a member of Grameen Bank since 21 years. At first she was took 2,000 taka loan from Grameen Bank. Anowara Begum consecutively took loan from GB. Utilize, loan in her husband grocery shop. She also purchase 56 decimal land, made a tin shed house etc. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	NEW SHAHEEN COLLECTION
Address/ Location	:	Ghatail Sadar, Near Ghatail Bus Stand
Total Investment in BDT	:	5,20,000 taka
Financing	:	Self BDT 3,20,000 (from existing business) 62% Required Investment BDT 2,00,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, Frock, T-Shirt, Kids Cloth etc.▪Average 25% gain on purchase.▪The Business will be increase from the second year 5% gradually.▪Existing one employee.▪The shop is rented.

Existing Business

BDT (TK)

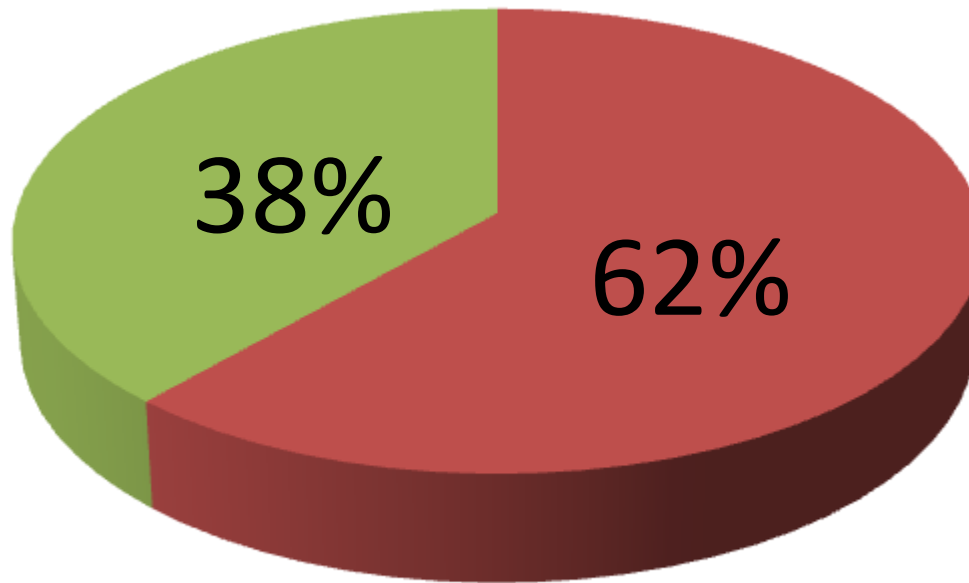
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt, Pant, Panjabi	1,625	48,750	585,000
Kids Jeans Pant, Shirt, T-shirt, Ladies Frock	1,625	48,750	585,000
Total Sales (A)	3,250	97,500	1,170,000
Less. Variable Expense			
Shirt, Pant, Panjabi	1,300	39,000	468,000
Kids Jeans Pant, Shirt, T-shirt, Ladies Frock	1,300	39,000	468,000
Total variable Expense (B)	2,600	78,000	936,000
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		500	6,000
Generator Bill		100	1,200
Guard		40	480
Transportation		2,000	24,000
Salary (staff)		2,000	24,000
Mobile Bill & Entertainment		500	6,000
Total fixed Cost (D)		10,140	121,680
Net Profit (E) [C-D]		9,360	112,320

Investment breakdown

Particulars	Existing	proposed	proposed Total
Shirt, Jeans Pant, Panjabi	80,000	1,00,000	1,80,000
Kids Shirt, Jeans Pant& Ladies Frock	90,000	1,00,000	1,90,000
Furniture	50,000	-	50,000
Security	1,00,000	-	1,00,000
Total	3,20,000	2,00,000	5,20,000

Source of Finance

- Entrepreneur's Contribution 320,000
- Investor's Investment 200,000
- Total 520,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Shirt, Pant, Panjabi	2,750	82,500	990,000	1,039,500	1,091,475
Kids Jeans Pant, Shirt, T-shirt, Ladies Frock	2,750	82,500	990,000	1,039,500	1,091,475
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Shirt, Pant, Panjabi	2,200	66,000	792,000	831,600	873,180
Kids Jeans Pant, Shirt, T-shirt, Ladies Frock	2,200	66,000	792,000	831,600	873,180
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		5,000	60,000	63,000	66,150
Electricity Bill		500	6,000	6,300	6,615
Generator Bill		100	1,200	1,260	1,323
Guard		40	480	504	529
Transportation		2,500	30,000	31,500	33,075
Salary (staff)		2,500	30,000	31,500	33,075
Salary (self)		5,000	60,000	63,000	66,150
Mobile & SMS Monitoring & Entertainment		600	7,200	7,560	7,938
Non Cash Item					
Depreciation		417	5,000	5,000	5,000
Total Fixed Cost		16,657	199,880	209,624	219,855
Net Profit (E) [C-D)		16,343	196,120	206,176	216,735
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit (Ownership Tr. Fee added back)	196,120	206,176	216,735
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		121,120	252,296
	Total Cash Inflow	401,120	332,296	474,031
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	121,120	252,296	394,031

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures









PICTURE OF NOBIN UDYOKTA & MOTHER

