

SADIA COLLECTION



Project identification and prepared by: Md Asif, Ashulia Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AZAM DEWAN
Age	:	01-01-1985 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Mondolpara P.O: Rajason P.S: Savar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JORINA BEGUM
(iii) Father's name	:	MD NURUL ISLAM DEWAN
(iv) GB member's info	:	Branch: Birulia Ashulia, Centre # 75 (Female), Member ID: 9211, Group No: 15 Member since 31-05-2002 (13 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 24,950 Outstanding loan: BDT 17,250
(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	:	Eight years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-499280
Father Contact No.	:	01716-986779
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jorina Begum is a member of Grameen Bank since 13 years. At first she took 5,000 taka loan from Grameen Bank. Jorina Begum gradually took loan from GB. Utilize loan in land business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SADIA COLLECTION
Location	:	City Centre, Savar, Dhaka
Total Investment in BDT	:	BDT 6,50,000
Financing	:	Self BDT 4,00,000 (from existing business) 62% Required Investment BDT 2,50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing cloths like; Pant, Shirt, T-Shirt, Kids Cloth, Lasdies cloth, Panjabi, etc. ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. Existing two employee. ▪After getting equity fund two employee will be appointed ▪Collects goods from India and Polwell Market. ▪The shop is rented. ▪Agreed grace period is 4 months.

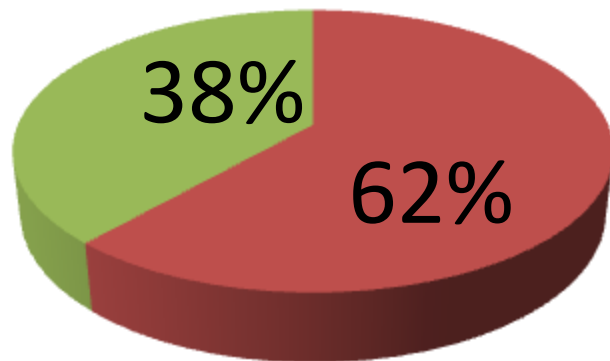
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pant, Shirt, T-Shirt, Kids Cloth, Lasdies cloth, Panjabi, etc	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Pant, Shirt, T-Shirt, Kids Cloth, Lasdies cloth, Panjabi, etc	6,000	180,000	2,160,000
Total variable Expense (B)	6,000	180,000	2,160,000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000
Less. Fixed Expense			
Rent		18,000	216,000
Electricity Bill		2,000	24,000
Mobile Bill		500	6,000
Transportation		3,000	36,000
Salary (self)		6,000	72,000
Salary (staff)		14,000	168,000
Entertainment		500	6,000
Service Charge		7,000	84,000
Total fixed Cost (D)		51,000	612,000
Net Profit (E) [C-D]		9,000	108,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pant (50,000), Shirt (50,000), T-Shirt (20,000), Kids Cloths (50,000), Ladies cloth (50,000), Panjabi (50,000), Others (20,000)	2,90,000	-	2,90,000
Pant (50,000), Shirt (50,000), T-Shirt (20,000), Kids Cloths (50,000), Ladies cloth (30,000), Panjabi (50,000)	-	2,50,000	2,50,000
Furniture	10,000	-	10,000
Security	1,00,000	-	1,00,000
Total	4,00,000	2,50,000	6,50,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 250,000
- Total 650,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Pant, Shirt, T-Shirt, Kids Cloth, Lasdies cloth, Panjabi, etc	12,000	360,000	4,320,000	4,536,000	4,762,800
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense					
Pant, Shirt, T-Shirt, Kids Cloth, Lasdies cloth, Panjabi, etc	9,000	270,000	3,240,000	3,402,000	3,572,100
Total variable Expense (B)	9,000	270,000	3,240,000	3,402,000	3,572,100
Contribution Margin (CM) [C=(A-B)]	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Fixed Expense					
Rent		18,000	216,000	216,000	216,000
Electricity Bill		2,000	24,000	25,000	26,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		5,000	60,000	65,000	70,000
Salary (self)		9,000	1,08,000	1,08,000	1,08,000
Salary (staff)		29,000	3,48,000	3,48,000	3,48,000
Entertainment		800	9,600	10,000	11,000
Service Charge		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		83	1,000	1,000	1,000
Total Fixed Cost		71,633	859,600	866,500	874,000
Net Profit (E) [C-D]		18,367	220,400	267,500	316,700
Investment Payback			100,000	100,000	100,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	220,400	267,500	316,700
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		121,400	289,900
	Total Cash Inflow	471,400	389,900	607,600
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	121,400	289,900	507,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 08 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
Local competitors;

Pictures





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FAMILY PICTURE

