



Grameen Kalyan

Proposed NU Business Name : Jishan Garments



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Ariful Islam Vill: Khoksha Thana para, Post: Janipur. Upazilla : Khoksha, District: Kushtia.
Age	: 25 Years
Marital status	: Married
Children	: 01 (One) Son
No. of siblings:	: 03 (Three) Brothers
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Momena Khatun : Md. Hayat Ali : Branch: Khoksa, Group # 02, Centre # 5/M, Loan no.: 6872/1 Member since: 2011, First loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: 3,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: NU : No : Nil : Nil : Nil
Education, till to date	: Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Garments product Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	01 (One) year experience in cloths business.
Other Own/Family Sources of Income	:	Father income from vegetable shop.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01937778975.
National ID number	:	19915026305000005.
NU Project Source/Reference	:	GK/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (Ten thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

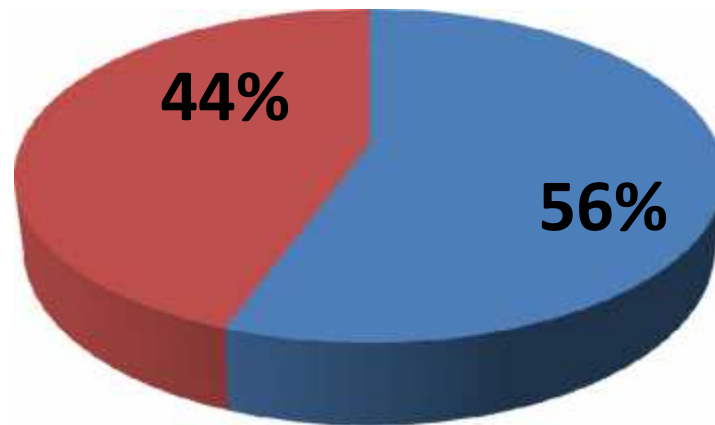
Project's Name	:	Jishan Garments
Address/ Location	:	Janipur Bazar, Khoksha, Kushtia
Total Investment	:	BDT 2,25,000
Financing	:	Self financing: BDT 1,25,000 Required Investment: BDT 1,00,000 (as equity)
Present salary	:	BDT 5,000/- (Five Thousand Only)
Proposed Salary	:	BDT 8,000/- (Eight Thousand Only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business(Cloths) so the fund need to increase the volume of existing product; ❑ Estimate gross profit is about 20% on sales ➤ Payback period to the investor is 2 years; ➤ Agreed Grace period 3 months;

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business	Total Investment
		Investor	
Investments in different categories:			
Shirt Pant (Menz Item)	30,000	50,000	80,000
Kids Cloth	10,000	20,000	30,000
Decoration	15,000		15,000
Shop Advance	30,000		30,000
Jeans	20,000	30,000	50,000
Cash in hand	20,000		20,000
Total Capital	125,000	100,000	225,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	125,000	56
Investor's Investment	100,000	44
Total Investment	225,000	100



- Entrepreneur's Contribution
- Investor's Investment

Existing Business Info

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,080,000
Less: Cost of sales (B):	2,400	76,500	918,000
Gross profit (GP) [C=(A-B)]	600	13,500	162,000
Less: Operating Costs:			
Electricity bill		250	3,000
Generator Bill		100	1,200
Shop Rent		1,500	18,000
Transportation		500	6,000
Mobile bill		200	2,400
Present salary		5,000	60,000
Entertainment		500	6,000
Non Cash Item:			
Depreciation Expenses		500	6,000
Total Operating Cost (D)		8,550	102,600
(C-D)Net Profit:		4,950	59,400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5,000	130,000	1,560,000	5,750	149,500	1,794,000
Less: Cost of sales (B):	4,000	104,000	1,248,000	4,600	119,600	1,435,200
Gross profit (GP) [C=(A-B)]	1,000	26,000	312,000	1,150	29,900	358,800
Less: Operating Costs:						
Electricity bill		300	3,600		330	3,960
Generator Bill		100	1,200		300	3,600
Shop Rent		1,500	18,000		1,500	18,000
Transportation		1000	12,000		1100	13,200
Mobile bill		250	3,000		275	3,300
Proposed salary		8,000	96,000		8,000	96,000
Entertainment		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses		500	6,000		550	6,600
Total Operating Cost (D)	0	12,150	145,800	0	12,605	151,260
(C-D)Net Profit:		13,850	166,200		17,295	207,540
Retained Income:			166,200			207,540

Notes: 1. Agreed Grace period: Three Months.

2. **Investment Payback schedule:** Installment will be paid in every three month including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:		
Opening Balance	20,000	226,200
Capital Infusion by Investor	100000	
Sales	1,560,000	1,794,000
Total Receipts	1,680,000	2,020,200
Cash Outflow:		
Cost of goods sold	1,248,000	1,435,200
Operating expenses	145,800	151,260
Return to investor	60,000	60,000
Total payment	1,453,800	1,646,460
Closing Balance	226,200	373,740

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 01<input type="checkbox"/> Skill & Experience:1year.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/>Transportation;<input type="checkbox"/> Lack of sufficient capital;<input type="checkbox"/> Limited product.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Local Demand.<input type="checkbox"/> Investor's money will be payback in 2 years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Political unrest.<input type="checkbox"/> Fire Burn.

Presented at 27th Ex. SB Design Lab on 17th July,
2016 at Grameen Kalyan

Thank you

Existing Business Photo















NU with his father & Mother



NU with his mother



Thank You