

Proposed NU Business Name: **SABBIR GENTS COLLECTION**



Project identification and prepared by: Aowled Hossain,  
Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD MOHIN UDDIN</b>
Age	:	18-11-1989 ( 27 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 03 Sister
Address	:	Vill: Dharmapur P.O Feni Sadar, P.S: Feni Sadar, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>KHODEJA BEGUM</b>
(iii) Father's name	:	<b>KALA MIA</b>
(iv) GB member's info	:	Branch:Dharmapur , Centre # 15(Female), Member ID: 1393/2, Group No: 01 Member since: 11-07-1996 ( 20 Years) First loan: BDT 5000 /-
Further Information:		Existing loan: BDT 400000 Outstanding loan: BDT 376800
(v) Who pays GB loan installment	:	NA
(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	:	12 years experience in running business. 12 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-383623
Family's Contact No.	:	01781-733545
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHODEJA BEGUM** joined Grameen Bank since 20 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SABBIR JENSE COLLECTION</b>
Location	:	Gulsuan Market.Feni
Total Investment in BDT	:	BDT 680,000/-
Financing	:	Self BDT 600,000/- (from existing business) 88% Required Investment BDT 80,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pant piece, Shirt piece, Baby Item,Lungi,Pungabi Etc.</li><li>▪Average 25% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪Collects goods from Bongo Market , Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

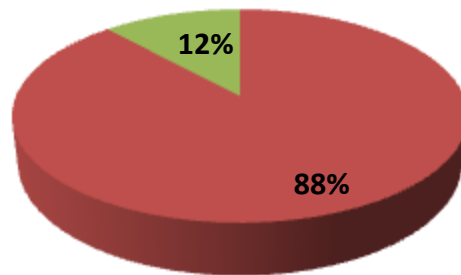
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Pant piece, Shirt piece, Baby Item,Lungi,Pungabi Etc.	2900	87000	1044000
<b>Total Sales (A)</b>	2900	87000	1044000
<b>Less Variable Expense</b>			
Pant piece, Shirt piece, Baby Item,Lungi,Pungabi Etc.	2400	72000	864000
<b>Total variable Expense (B)</b>	2,400	72000	864000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		4,000	48000
Electricity bill		1000	12000
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		500	6000
Guard		160	1920
Generator		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		15,760	189120
<b>Net Profit (E)= [C-D]</b>		8,240	98880

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant piece	100	400	40,000				
Shirt piece	100	250	25,000	100	250	25,000	50,000
T-Shirt	200	160	32,000				32,000
Punjabi	100	500	50,000	50	500	25,000	75,000
Lungi	80	300	24,000				24,000
Hosiery	300	60	18,000				18,000
Baby items	1000	80	80,000				80,000
Trousers	50	200	10,000				10,000
Others	0	0	21,000	0	0	30,000	51,000
Security	1	300000	300000				300000
<b>Total</b>	<b>1930</b>	<b>1950</b>	<b>600,000</b>	<b>200</b>	<b>0</b>	<b>80,000</b>	<b>680,000</b>

## Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 80,000
- Total 680,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Pant piece, Shirt piece, Baby Item,Lungi,Pungabi Etc.	5000	150000	1800000	1890000
<b>Total Sales (A)</b>	5000	150000	1800000	1890000
<b>Less Variable Expense</b>				
Pant piece, Shirt piece, Baby Item,Lungi,Pungabi Etc.	3750	112500	1350000	1417500
<b>Total variable Expense (B)</b>	3,750	112500	1350000	1417500
<b>Contribution Margin (CM) [C=(A-B)</b>	1,250	37500	450000	472500
<b>Less Variable Expense</b>				
Rent		4,000	48000	48,000
Electricity bill		1400	16800	17300
Transportation		1,800	21600	22,100
Salary (self)		5000	60000	60000
Salary(Staff)		8000	96000	96000
Entertainment		500	6000	6000
Guard		160	1920	1920
Generator		300	3600	3600
Mobile bill		400	4800	4900
<b>Total fixed cost (D)</b>		21,560	255,120	256,220
<b>Net Profit (E)= [C-D]</b>		15940	191280	216,280
Investment Payback			<b>48,000</b>	<b>48,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	187,200	214,000
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		139,200
	<b>Total Cash Inflow</b>	267200	353200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	139,200	305200

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















সাব্বির জেন্স কালেকশন  
জেন্স কালেকশন









পপপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



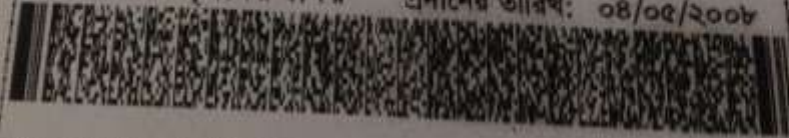
নাম: মোঃ মহিন উদ্দিন  
Name: MD. MOHIN UDDIN  
পিতা: কানা সিয়া  
মাতা: খোসেজা বেগম  
Date of Birth: 18 Nov 1989  
ID NO: 3012923279549

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এই কার্ডটি পপপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাজা: ধর্মপুর, ধর্মপুর, ডাকঘর: ফেনী - ৩৯০০, ফেনী সদর, ফেনী

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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০৫/২০০৮





# FAMILY PICTURE

