

Proposed NU Business Name: **ILMA GARMENTS**



Project identification and prepared by: Md. Golam rusul,
Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Bishwash



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SALAUDDIN
Age	:	23-6-1985 (31 Years)
Education, till to date	:	CLASS 4
Marital status	:	Married
Children	:	1 SON 1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Sakhari bazar P.O: Rampal, P.S: Munsigonj, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATEMA BEGUM
(iii) Father's name	:	LATE ABDUL AZIZ
(iv) GB member's info	:	Branch: PONJOSAR , Centre # 28(Female), Member ID: 3191/5, Group No: 04 Member since: 18-9-2000(15Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: BDT 21700
(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	:	8years experience in running business. He has 8 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01935151145
Mother's Contact No.	:	01913461771
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ILMA GARMENTS
Location	:	Sakhari bazar, Rampal, Munsigonj
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 160,000/-(from existing business) 67% Required Investment BDT 80,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 12ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cloths item .▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing 5 employee. After getting equity fund 3 will be appointed.▪The shop is rented.▪Collects goods from Nobabpur, Dhaka.▪Agreed grace period is 3 months.

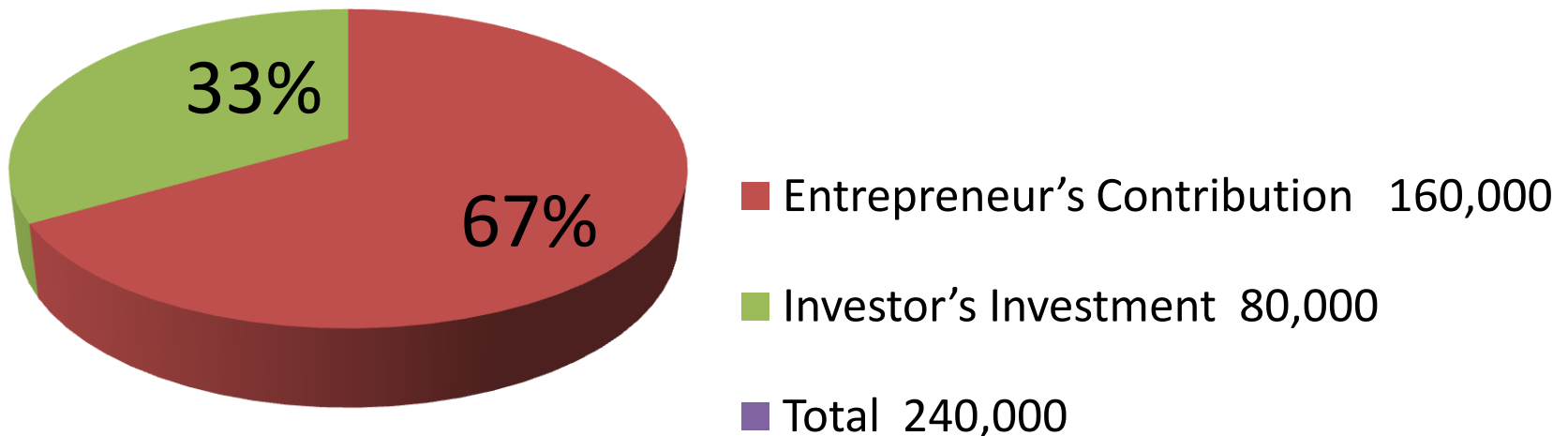
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item	2765	82950	995400
Total sales (A)	2765	82950	995400
Less Variable Exp.			
Cloth item	1659	49770	597240
Total Variable exp. (B)	1659	49770	597240
Contribution Margin CM [C= (A-B)]	1106	33180	398160
less fixed exp.			
Rent		3000	36000
Electricity bill		1500	18000
Transportation		800	9600
Salary (self)		5000	60000
Salary (staff)		15000	180000
Genaretor		1500	18000
Mobile		300	3600
total fixed cost (D)		27100	325200
Net profit (E) [C-D]		6080	72960

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Digital net	300	120	36,000	300	120	36,000	72,000
Chaina net	1200	40	48,000	300	40	12,000	60,000
A C net	600	60	36,000		0	0	36,000
Soft net	800	40	32,000			0	32,000
Astor	200	12	2,400	500	12	6,000	8,400
Thread	112	50	5,600			26,000	31,600
Total	3212		160,000	1560		80,000	240,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item	3885	116550	1398600	1468530	1541957
Total Sales (A)	3885	116550	1398600	1468530	1541957
less variable Expenses					
Cloth item	2331	69930	839160	881118	925173.9
Total variable Expenses (B)	2331	69930	839160	881118	925173.9
Contribution Margin (CM)= (A-B)	1554	46620	559440	587412	616782.6
Less Fixed Expenses					
Rent		3000	36000	36000	36000
Electricity bill		1500	18000	18000	18000
Transportation		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Salary (staff)		24000	288000	288000	288000
Genaretor		1500	18000	18000	18000
Mobile		400	4800	4800	4800
Total Fixed Cost		36400	436800	436800	436800
Net Profit (E) (C-D)		10220	122640	150612	179982.6
Investment Payback			32000	32000	32000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	122,640	150,612	179982.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82,640	193252
	Total Cash Inflow	222640	233252	373234.6
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	140,000	32000	32000
3	Net Cash Surplus	82,640	193252	333234.6

SWOT ANALYSIS

STRENGTH

Employment: Self: 05 Family:0 Others:3
Experience & Skill : 8 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



















গ্রামীণ ব্যাংক

পঞ্চসার, মুন্সীগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম মোঃ সালাউদ্দিন

ঋণী নং ৩১১৯/৫

গ্রুপ নং ৪

কেন্দ্র নং ২৬২

কেন্দ্রের নাম মুন্সীগঞ্জ

বই ইস্যুর তারিখ ৪/১০/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সালাউদ্দিন

Name: Md Salauddin

পিতা: মৃত আঃ আজিজ

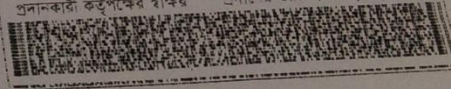
মাতা: ফাতেমা বেগম

Date of Birth: 23 Jun 1985

ID NO: 5915686233839

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ত্রিকানা: গ্রাম/গ্রাফা: শাখারী বাজার, শাখারী বাজার ডাকঘর: রামপাল - ১৫০১।
মুন্সীগঞ্জ সদর, মুন্সীগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর স্বাক্ষর প্রদানের তারিখ: ৩০/০৫/২০০৮



FAMILY PICTURE

