

Proposed NU Business Name: **MINA GARMENTS**



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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. NUR ALAM
Age	:	03-03-1989 (27Years)
Education, till to date	:	B S S
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Habibpur , P.O: Nondongasi , P.S: Carghat , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MINARA BEGUM
(iii) Father's name	:	MD. HAMIDUR RAHMAN
(iv) GB member's info	:	Branch: , Nimpara ,Carghat , Centre # 34 (Female), Member ID: 2197/2, Group No: 01 Member since: 2005 (11Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 16,480
(v) Who pays GB loan installment	:	Fathers
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Decorator (Monthly BDT 8000)
Entrepreneur Contact No.	:	01723-820911
Father's Contact No.	:	01761-468961
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MINARA BEGOM joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MINA GARMENTS
Location	:	Nondongasi bagar , Carghat ,Rajshahi
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT-100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12ft= 120 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Pabna.▪Agreed grace period is 3 months.

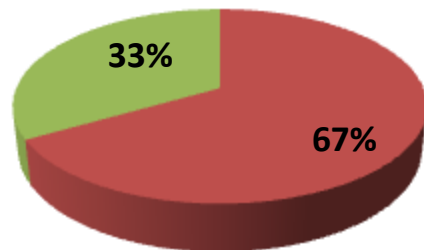
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Garments	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		1,100	13,200
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		120	1,440
Generator		150	1,800
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		8,170	98,040
Net Profit (E) [C-D]		3,830	45,960

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pant (40x300)	12,000	20,000	32,000
Shirt (20x250)	5,000	20,000	25,000
Genghis (80x120)	9,600		9,600
Orna (100x100)	10,000		10,000
Borka (10x450)	4,500	10,000	14,500
Jar chi (50x90)	4,500		4,500
Tow jar (20x130)	2,600		2,600
Others	1,800		1,800
Security	50000		50000
Total	100,000	50,000	150,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments	3,000	90,000	1080,000	1134,000	1190,700
Total Sales (A)	3,000	90,000	1080,000	1134,000	1190,700
Less. Variable Expense					
Garments	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution M.(CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,100	13,200	13,860	14,553
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,500	18,000	18,900	19,845
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Guard		120	1,440	1,440	1,440
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		8,820	105,840	108,000	110,268
Net Profit (E) [C-D)		9,180	110,160	118,800	127,872
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	110,160	118,800	127,872
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		90,160	188,960
	Total Cash Inflow	160,160	208,960	316,832
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	90,160	188,960	296832

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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

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