

Proposed NU Business Name: **SANJID GARMENTS**



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Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SANJID HASAN
Age	:	02-08-1991 (25 Years)
Education, till to date	:	Class 9
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Telirbil , P.O: Ponchosar. P.S: Munshigonj Sadar, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	TASLIMA BEGUM
(iii) Father's name	:	JAN SHORIF
(iv) GB member's info	:	Branch: Ponchosar, Centre # 13 (Female), Member ID: 2487/1, Group No: 4 Member since: 23-04-2007 (08 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: BDT-
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01997-093516
Family's Contact No.	:	01913-158691
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit ,Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TASLIMA BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SANJID GARMENTS
Location	:	Telir Bil, Ponchosar, Munshigonj
Total Investment in BDT	:	BDT 410,000/-
Financing	:	Self BDT 330,000/- (from existing business) 80% Required Investment BDT 80,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 12 ft= 192 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 etc.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 10 employee.▪3 will be appointed.▪The shop is owned.▪Collects goods from Dhaka, Narayangonj.▪Agreed grace period is 3 months.

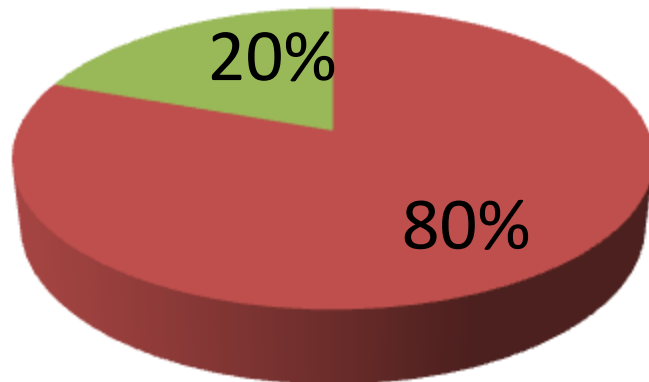
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	180,000	2,160,000
Total Sales (A)	180,000	2,160,000
Less. Variable Expense		
Cloths	108,000	1,296,000
Total variable Expense (B)	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	72,000	864,000
Less. Fixed Expense		
Electricity Bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	2,000	24,000
Salary (staff)	50,000	600,000
Generator bill	1,000	12,000
Total fixed Cost (D)	59,800	717,600
Net Profit (E) [C-D]	12,200	146,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Net	1800	130	234,000	268	130	34,840	268,840
Digital	200	180	36,000	250	180	45,000	81,000
Shirtnng	0	0	0	0	0	0	0
China Net	250	140	35,000	0	0	0	35,000
Astor	2000	10	20,000	0	0	0	20,000
Others	100	50	5,000	1	160	160	5,160
Total	4350		330,000	519		80,000	410,000

Source of Finance



■ Entrepreneur's Contribution 330,000

■ Investor's Investment 80,000

■ Total 410,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	230,000	2,760,000	2,898,000	3,042,900
Total Sales (A)	230,000	2,760,000	2,898,000	3,042,900
Less. Variable Expense				
Cloths	138,000	1,656,000	1,738,800	1,825,740
Total variable Expense (B)	138,000	1,656,000	1,738,800	1,825,740
Contribution Margin (CM) [C=(A-B)]	92,000	1,104,000	1,159,200	1,217,160
Less. Fixed Expense				
Electricity Bill	1,500	18,000	19,000	20,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,500	30,000	32,000	34,000
Salary (staff)	64,000	768,000	768,000	768,000
Generator bill	1,000	12,000	12,000	12,000
Total Fixed Cost	74,400	892,800	896,500	900,000
Net Profit (E) [C-D]	17,600	211,200	262,700	317,160
Investment Payback		32,000	32,000	32,000

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	80,000		
1.2	Net Profit	211,200	262,700	317,160
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		179,200	409,900
	Total Cash Inflow	291,200	441,900	727,060
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	179,200	409,900	695,060

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:13
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

