

Proposed NU Business Name: **AL RIDWAN GARMENTS**



Project identification and prepared by: Golam Rosul,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD ASHIK |
| Age | : | 01-12-1994 (22 Years) |
| Education, till to date | : | Class 05 |
| Marital status | : | Single |
| Children | : | - |
| No. of siblings: | : | 2 Brother & 04 Sisters |
| Address | : | Vill: Shakhari bazaar, P.O: Rampal, 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 | : | RASHIDA BEGUM |
| (iii) Husband's name | : | LATE. ABUL HOSSAIN |
| (iv) GB member's info | : | Branch: Ponchosar Munshigonj, Centre # 28 (Female), Member ID: 3183, Group No: 03 Member since: 01-02-1995 to 2003 (08 Years) First loan: BDT 3,000 |
| Further Information: | | Existing Loan: BDT 40,000, Outstanding loan: BDT |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | 05 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01942-380632 |
| Mother's Contact No. | : | 01984-928242 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASHIDA BEGUM joined Grameen Bank since 08 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 | : | MAYER DUA STORE |
| Location | : | Shakhari Bazaar, Rampal, Munshigonj |
| Total Investment in BDT | : | BDT 2,60,000/- |
| Financing | : | Self BDT 200,000/-(from existing business) 77% Required Investment BDT 60,000/-(as equity) 23% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12 ft x 20 ft= 240 square ft |
| Implementation | : | <ul style="list-style-type: none">▪Manufacturer of garments item.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 12 employees.▪Two will be appointed.▪Collects goods from Munshigonj.▪The shop is owned.▪Agreed grace period is 3 months. |

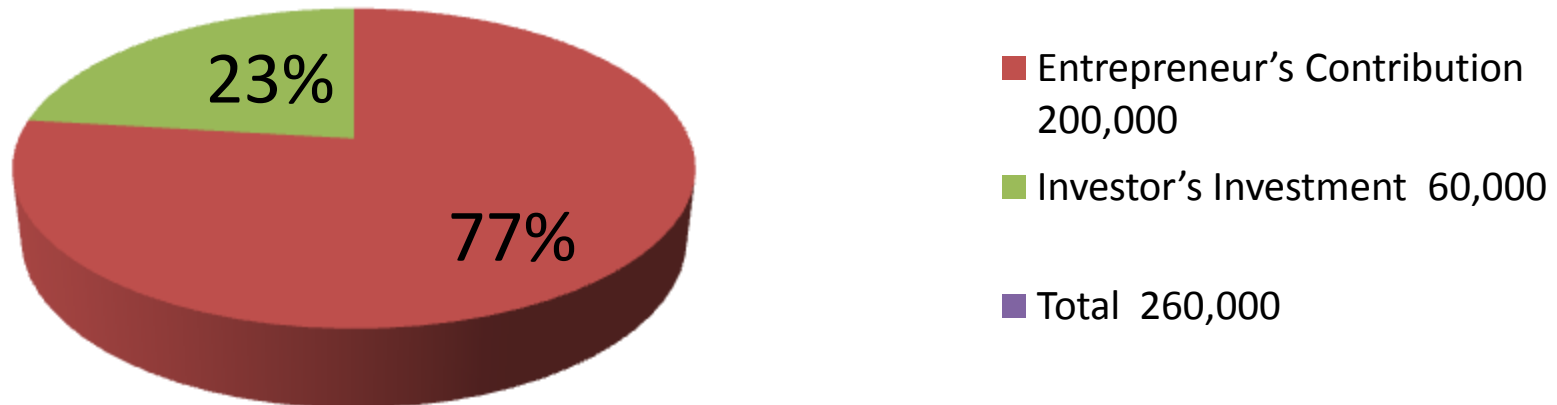
Exesting

| Particular | Daily | Monthly | Yearly |
|-----------------------------------|-------|---------|---------|
| Revnue (Sale) | | | |
| Cloths | 5000 | 150000 | 1800000 |
| Total Sales(A) | 5000 | 150000 | 1800000 |
| Less Variable Expense (B) | | | 0 |
| Cloths | 3000 | 90000 | 1080000 |
| Total Variable Expense | 3000 | 90000 | 1080000 |
| Contributon Margin (CM) [C=(A-B)] | 2000 | 60000 | 720000 |
| Less Fixed Expense | | | |
| Electric Bill | | 7000 | 84000 |
| Transportaion | | 5000 | 60000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 36000 | 432000 |
| Intertainment | | 300 | 3600 |
| Mobil Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 53600 | 643200 |
| Net Profit (E)= [C-D] | | 6400 | 76800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------|------|------------|--------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| AC Net | 500 | 70 | 35,000 | 400 | 70 | 28,000 | 63,000 |
| China | 300 | 200 | 60,000 | 100 | 200 | 20,000 | 80,000 |
| PG | 400 | 40 | 16,000 | 0 | 0 | 0 | 16,000 |
| Boil | 350 | 33 | 11,550 | 0 | 0 | 0 | 11,550 |
| Digital | 500 | 90 | 45,000 | 110 | 90 | 9,900 | 54,900 |
| Lilen | 200 | 105 | 21,000 | 0 | 0 | 0 | 21,000 |
| Astor | 100 | 22 | 2,200 | 0 | 0 | 0 | 2,200 |
| Others | 1 | 9250 | 9,250 | 1 | 100 | 2,100 | 11,350 |
| | 2351 | 9810 | 200,000 | 611 | 460 | 60,000 | 260,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Cloths | 5400 | 162000 | 1944000 | 2041200 | 2143260 |
| Total Sales(A) | 5400 | 162000 | 1944000 | 2041200 | 2143260 |
| Less Variable Expense (B) | | | | | |
| Cloths | 3240 | 97200 | 1166400 | 1224720 | 1285956 |
| Total Variable Expense | 3240 | 97200 | 1166400 | 1224720 | 1285956 |
| Contributon Margin (CM) [C=(A-B)] | 2160 | 64800 | 777600 | 816480 | 857304 |
| Less Fixed Expense | | | | | |
| Electric Bill | | 7000 | 84000 | 84300 | 84600 |
| Transportaion | | 5000 | 60000 | 63000 | 66150 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 36000 | 432000 | 432000 | 432000 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Mobil Bill | | 300 | 3600 | 3700 | 3800 |
| Total Fixed Cost (D) | | 53600 | 643200 | 646600 | 650150 |
| Net Profit (E)= [C-D] | | 11200 | 134400 | 141120 | 148176 |
| Investment Pay Back | | | 36,000 | 36,000 | 36,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 60,000 | | |
| 1.2 | Net Profit | 134,400 | 141120 | 148176 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 98400 | 203520 |
| | Total Cash Inflow | 194,400 | 239,520 | 351,696 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 36000 | 36000 | 36000 |
| | Total Cash Outflow | 96,000 | 36,000 | 36,000 |
| 3 | Net Cash Surplus | 98,400 | 203,520 | 315,696 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:014
Experience & Skill : 05 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











FAMILY PICTURE

