

Proposed NU Business Name: **ALOM GARMENTS**



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Sadhin,Unite:Rajshahi Sadar.

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAMSUL ALOM.
Age	:	20-9-1989 (28Years)
Education, till to date	:	B.A PASS.
Marital status	:	Married
Children	:	1 Doughter,1 SON.
No. of siblings:	:	03 Brothers, 02 Sisters.
Address	:	Vill:Edalpur , P.O: Rajabari hat , P.S:Gudagari, 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.ANOARA BEGUM.
(iii) Father's name	:	MD: REYAJUL ISLAM.
(iv) GB member's info	:	Branch: Daopara Gudagari, Centre # 13 (Female), Member ID: Group No: 03. Member since: 1989 to 2013. (24 Years) First loan: BDT 3,000 /- Outstanding loan:No.
Further Information:		
(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.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713774417.
Family's Contact No.	:	01736016168.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.ANOARA BEGUM.joined Grameen Bank since 24 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan for house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	ALOM GARMENTS
Location	:	Rajabari hat.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like pant,T-shirt,Shirt,Three pcs. Others etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Entrepreneur is owner of the shop.▪Collects goods from Company.▪Agreed grace period is 3 months.

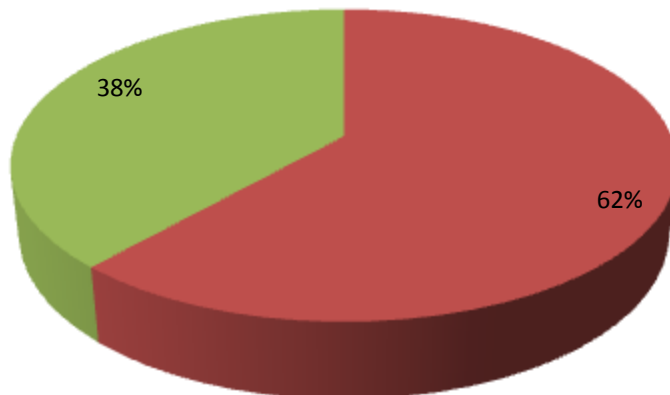
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	3,000	90,000	1080000
		0	0
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
Garments item	2,550	76,500	918000
	0	0	0
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		250	3,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		0	0
Transportation		350	4,200
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		7,100	85,200
Net Profit (E) [C-D]		6,400	76,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
pant	50	400	20,000	50	400	20000	40,000
T-shirt	50	200	10,000	0	0	0	10,000
Shirt	40	250	10,000	0	0	0	10,000
Shimmy	50	300	15,000	0	0	0	15,000
Three pcs.	50	400	20,000	50	400	20000	40,000
others			5,000			10000	15,000
Total			80,000			50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Garments item	4000	120000	1440000	1512000
Total Sales (A)	4000	120000	1440000	1512000
Less. Variable Expense				
Garments item	3400	102000	1224000	1285200
Total variable Expense (B)	3400	102000	1224000	1285200
Contribution Margin (CM) [C=(A-B)]	450	18000	216000	226800
Less. Fixed Expense				
Rent		1000	12000	12000
Electricity Bill		250	3000	3100
Mobile Bill		300	3600	3700
Salary (self)		5000	60000	60000
Transportation		350	4200	4300
Entertainment		200	2400	2500
Salary (staff)				
Security Gard				
Bank service Charge			100	100
Total Fixed Cost		7100	85300	85700
Net Profit (E) [C-D]		10900	130700	141100
Investment Payback			30000	30000

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	50,000	
1.2	Net Profit	130700	141100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		100700
	Total Cash Inflow	180700	241800
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	100700	211800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Rajabari hat.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

রবি

আলম গার্মেন্টস

সরকারি কোম্পানী, ঢাকা

আমাদের আপনাকে

রবি

সাধারণ ডে

বলে উল্লেখ

আলম গার্মেন্টস

যোগাযোগ: শাহজুল আলম মোবাইল: ০১৭১৩ ৭৭৪৪১৭

এখানে শুধুমাত্র প্রিন্সিপাল জেরা পোশাক পাওয়া যায়।

বাজারঘাট বাজার









FAMILY PICTURE

