

Proposed NU Business Name: **MADINA SWING**



Project identification and prepared by: Md. Forhad Hosen,
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROMAN
Age	:	02-08-1985 (32 Years)
Education, till to date	:	CLASS 9
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Chatutia, P.O: Dhanbari, P.S: Dhanbari, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RENU BEGUM
(iii) Father's name	:	MD. ABDUL AJIJ
(iv) GB member's info	:	Branch: Chalash, Modhupur; Centre # 26(Female), Member ID: 6318/1, Group No: 07 Member since: 14-02-2013(04Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 15000, Outstanding loan: BDT NIL
(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	:	7 years experience in running business. He has No months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-885664
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENU BEGUM joined Grameen Bank since 4 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	:	MADINA SWING
Location	:	Somobay Mareket , Dhanbari
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 170,000/-(from existing business) 71% Required Investment BDT 70,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 15 ft= 180 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 18% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. ▪Collects goods from Dhanbari .▪The shop is own.▪Agreed grace period is 3 months.

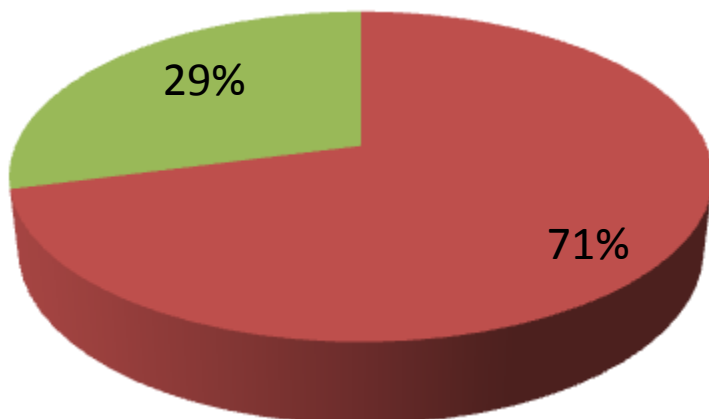
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	3700	111000	1332000
Total sales (A)	3700	111000	1332000
Less Variable Exp.			
Cloth Item	3034	91020	1092240
Total Variable exp. (B)	3034	91020	1092240
Contribution Margin CM [C= (A-B)]	666	19980	239760
less fixed exp.			
Rent		2000	24000
Electricity bill		1000	12000
Transportation		100	1200
Salary (self)		5000	60000
Salary (staff)		5000	60000
Entertainment		400	4800
Generator		300	3600
Mobile		300	3600
total fixed cost (D)		14100	169200
Net profit (E) [C-D]		5880	70560

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pant	80	400	32,000	100	500	50,000	82,000
Shirt pcs	200	250	50,000	100	200	20,000	70,000
3 Pcs	100	100	10,000			0	10,000
3 quarter pant	50	200	10,000			0	10,000
Borka	20	150	3,000			0	3,000
others	100	150	15,000			0	15,000
Security			50,000				50,000
Total	550		170,000	200		70,000	240,000

Source of Finance



■ Entrepreneur's Contribution 170,000

■ Investor's Investment 70,000

■ Total 240,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloth Item	4500	135000	1620000	1701000
Total Sales (A)	4500	135000	1620000	1701000
less variable Expenses				
Cloth Item	3690	110700	1328400	1394820
Total variable Expenses (B)	3690	110700	1328400	1394820
Contribution Margin (CM)= (A-B)	810	24300	291600	306180
Less Fixed Expenses				
Rent		2000	24000	24000
Electricity bill		1000	12000	16000
Transportation		1100	13200	35000
Salary (self)		5000	60000	60000
Salary (staff)		5000	60000	60000
Entertainment		440	5280	5280
Genaretor		300	3600	3600
Mobile		400	4800	7400
Total Fixed Cost		15240	182880	211280
Net Profit (E) (C-D)		9060	108720	94900
Investment Payback			42000	42000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	108,720	94,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		66,720
	Total Cash Inflow	178720	161620
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	66,720	119620

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

মোঃ মোঃ

মাদিনা সুইং

০১৯২৩৪
০১৭৭৬৮



এখানে এক্সপোর্টের যাবতীয় পোশাক বিক্রয় ও ফিটিং করা হয়।

সমবায় সুপার মার্কেট, ধনবাড়ী, টাঙ্গাইল।













FAMILY PICTURE

