

Proposed NU Business Name: **M/S ASLAM GARMENTS**

Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ASLAM SHEIKH
Age	:	11-05-1984 (32 Years)
Education, till to date	:	Class Seven
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	3 Brother & 2 Sister
Address	:	Vill: Ranton pur P.O: Munshiganj P.S: Munshiganj Sadar ,Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAMSUN NAHER
(iii) Father's name	:	ABUL KSHEM SHEIKH
(iv) GB member's info	:	Branch: Rampal Centre # 26 (Female), Member ID: 1851/1, Group No: 05 Member since: 20-04-2004(3 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 8,400/-
(v) Who pays GB loan installment	:	Mother
(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	:	Twenty years experience in running business. He has training fifteen years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-453962
Father's Contact No.	:	01915-191255
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMSUN NAHER BEGUM joined Grameen Bank since 12 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	:	M/S ASLAM GARMENTS
Location	:	Daonbazar, Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 2,80,000/-
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	:	10 ft x 10 ft= 100 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 Voiel ,Leags, digital cloth,lilen, astor, etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing five employee.▪He is doing his business in rent place.▪Collects goods from Islampur, Dhaka.▪Agreed grace period is 3 months.

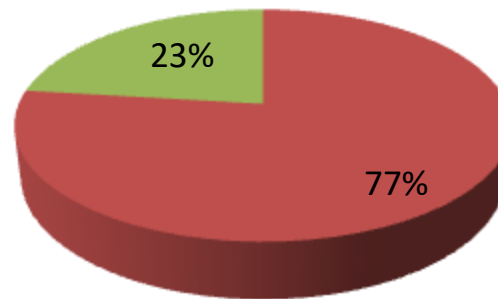
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	4,500	1,35,000	16,20,000
Total Sales (A)	4,500	1,35,000	16,20,000
Less. Variable Expense			
Garments item	2,700	81,000	9,72,200
Total variable Expense (B)	2,700	81,000	9,72,200
Contribution Margin (CM) [C=(A-B)]	1,800	54,000	6,48,000
Less. Fixed Expense			
Rent		2,500	30,000
Transport		2,000	24,000
Electricity Bill		4,000	48,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		35,000	4,20,000
Entertainment		2000	24,000
Total fixed Cost (D)		50,800	6,09,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Radymet cloth (330*330)	108,900	30,000	138,900
Vowel cloth (350*36)	12,600	30,000	42,600
Digital cloth (500*110)	55,000		55,000
Lilan (200*100)	20,000		20,000
Astor (100*20)	2,000		2,000
Other	1,500		16,00
Total	200,000	60,000	260,000

Source of Finance



Entrepreneur's Contribution
200,000

Investor's Investment 60,000

Total 260,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	4,600	1,38,000	16,56,000	17,38,800	18,25,740
Total Sales (A)	4,600	1,38,000	16,56,000	17,38,800	18,25,740
Less. Variable Expense					
Grocery item	2,760	82,800	993,600	10,43,280	10,95,444
Total variable Expense (B)	2,760	82,800	993,600	10,43,280	10,95,444
Contribution Margin (CM) [C=(A-B)]	1,840	55,200	662,400	695,520	7,30,296
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Transport		2,000	24,000	24,200	24,400
Electricity Bill		4,000	48,000	48,100	48,200
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		35,000	4,20,000	4,20,000	4,20,000
Entertainment		2000	24,000	24,200	24,400
Non Cash Item					
Depreciation					
Total Fixed Cost		50,800	6,09,600	6,10,200	6,10,800
Net Profit (E) [C-D]		4,400	52,800	85,320	1,19,496
Investment Payback			24,000	24,000	24,000

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	52,800	85,320	1,19,496
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		28,800	90,120
	Total Cash Inflow	112,800	114,120	209,616
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)	24,000	24,000	24,000
	Total Cash Outflow	84000	24,000	24,000
3	Net Cash Surplus	28,800	90,120	1,85,616

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 20 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













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