

Proposed NU Business Name: **M/s Islamia Garments**



Project identification and prepared by: Md. Farhad Hassain
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Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Johirul Islam
Age	:	02-02-1991(26 Years)
Education, till to date	:	Class Ten
Marital status	:	married
Children	:	
No. of siblings:	:	6 Brothers, 1 Sister.
Address	:	Vill: Baniabari ,P.s.Dhorerbari, P.S: Tangail , 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	:	Most .AsiaBegum
(iii) Father's name	:	Late. Mogibur Rahaman
(iv) GB member's info	:	Branch:Gala Tangail , Centre #28 (Female), Member ID 3421 , Group No:07 Member since:03/05/1998 to 2008(10Years) First loan: BDT 2000 /-
Further Information:		Outstanding loan: Nil
(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	:	5years experience in running business. He has 01 year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	017450901174
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadarUnit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asia Begum joined Grameen Bank 19 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/s Islamia Garments
Location	:	Korotia Bazar, Tangail
Total Investment in BDT	:	BDT380,000/-
Financing	:	Self BDT 300,000/- (from existing business) 79 % Required Investment BDT 80,000/- (as equity) 21 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 05 ft= 50square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt,Pant,T Shirt, Cloth etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

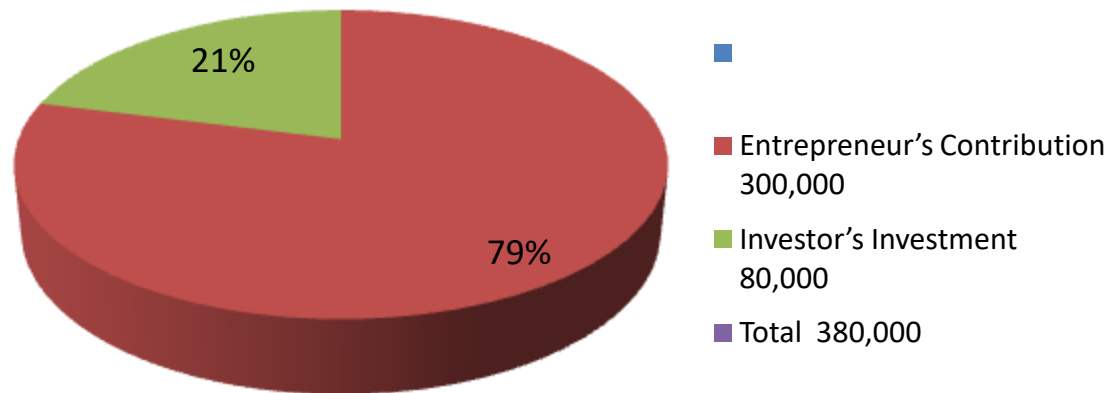
Existing Business**BDT (TK)**

Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Shirt,Pant,T Shirt, Cloth etc		4,200	126,000	1,512,000
0	0	0		
Total Sales (A)	4,200	126,000	1,512,000	
Less. Variable Expense				
Shirt,Pant,T Shirt, Cloth etc		3,600	108,000	1,296,000
Total variable Expense (B)		3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)		600	18,000	216,000
Less. Fixed Expense				
Rent	1,200	14,400		
Electricity Bill		400	4,800	
Transportation		1,000	12,000	
Mobile Bill		300	3,600	
Entertainment		200	2,400	
Salary(Staff)		2,000	24,000	
Salary (self)		5,000	60,000	
Total fixed Cost (D)			10,100	121,200
Net Profit (E) [C-D)			7,900	94,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pant	80,000	30,000	110,000
Shirt	100,000	20,000	120,000
T Shirt	80,000	20,000	100,000
Pangabi	40,000	10,000	50,000
Total	300,000	80,000	380,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Shirt ,Pant, etc	7,500	225,000	2,700,000	2,835,000	2,976,750
Total Sales (A)	7,500	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense					
Shirt ,Pant, etc	6,600	198,000	2,376,000	2,494,800	2,619,540
Total variable Expense (B)	6,600	198,000	2,376,000	2,494,800	2,619,540
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Electricity Bill		1000	12,000	12,000	12,000
Transportation		2,000	24,000	24,000	24,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,600	3,600
Gurd		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		8,900	106,800	106,800	106,800
Net Profit (E) [C-D]		18,100	217,200	233,400	250,410
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	217,200	233,400	250,410
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		185,200	386,600
	Total Cash Inflow	297,200	418,600	637,010
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	185,200	386,600	605,010

SWOT ANALYSIS

STRENGTH

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

