

Proposed NU Business Name: TOA GARMEMS



Project identification and prepared by: Md. Shahadat Hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: MAHADE HASAN (NUJRUL)
Age	:	31-08-1994 (35 Years)
Education, till to date	:	Ssc
Marital status	:	Married
Children	:	01Gril
No. of siblings:	:	02 Brothers
Address	:	Vill: mathrapara P.O:somotey P.S:jamalpur Dist: jamalpur.
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:NURJAHAN BAGUM
(iii) Father's name	:	MD:KASAM
(iv) GB member's info	:	Branch: digpait , Centre # 10 (Female), Member ID: 2719, Group No: 11 Member since: 2005- raning(15Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 2,960
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-302324
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: NURJAHAN BEGUM Joined Grameen Bank Since 15 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	TOA GARMEMS
Location	:	honotay market, digpait,jamalpur.
Total Investment in BDT	:	BDT 192,500
Financing	:	Self BDT 142,500(from existing business) 74% Required Investment BDT 50,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft x 08 ft= 120 Square ft
Security of the shop	:	40,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shart, Pant,Ladies jama,Panjabi,Etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

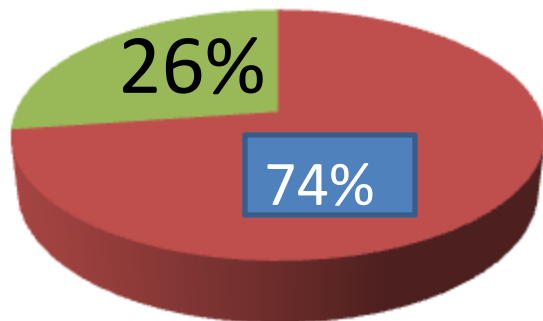
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart, Pant,Ladies jama,Panjabi,Etc.	4,000	120,000	1440,000
Total Sales (A)	4,000	120,000	1440,000
Less. Variable Expense			
Shart, Pant,Ladies jama,Panjabi,Etc.	3,400	102,000	1224,000
Total variable Expense (B)	3,400	102,000	1224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		250	3,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		0	0
Transportation		1,000	12,000
Entertainment		500	6,000
Gad		200	2400
Genaretor		150	1,800
Bank service Charge		0	0
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		9,700	116,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Shart	150p	150	15,000			20,000	35,000
Pant	50p	400	20,000			30,000	50,000
T-shirt	50p	200	10,000			0	10,000
jota	150p	250	37,500				37,500
othars			20,000				20,000
security			40,000				40,000
Total			142,500			50,000	192,500

Source of Finance



Entrepreneur
Investment:142,500
Investor Investment:50,000
Total Investment:192,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Three pices, Shart, Pant,Panjabi, frok Etc	6,000	180,000	2160,000	2268,000
Total Sales (A)	6,000	180,000	2160,000	2268,000
Less. Variable Expense				
Three pices, Shart, Pant,Panjabi, frok Etc	5,100	153,000	1836,000	1927,000
Total variable Expense(B)	5,100	153,000	1836,000	1927,000
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		250	3,000	3,000
Mobile Bill		200	2,400	2,500
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	12,000
Entertainment		500	6,000	6,000
Ganeretor		150	1,800	2,000
Gad		200	2,400	2,500
Salary(staff)		0	0	0
Total Fixed Cost		8,300	99,600	100,000
Net Profit (E) [C-D)		18,700	224,400	240,200
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	224,400	240,200
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		194,400
	Total Cash Inflow	274,400	424,600
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	194,400	404,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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

