

Proposed NU Business Name: **JANOTA FASHION**

Project identification and prepared by: Monoranjon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD LIKHON HOSSAIN
Age	:	13-01-1999 (18 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brother & 2 Sister
Address	:	Vill: Kashipur P.O: : Ponchosar 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	:	AMENA BEGUM
(iii) Father's name	:	MD KARIMULLAH
(iv) GB member's info	:	Branch: Ponchosar Centre # 37 (Female), Member ID: 3952/1, Group No: 08 Member since: 20-11-2009(8 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 200,000/- Outstanding loan: BDT 140,600/-
(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	:	Two years experience in running business. He has training Two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01955-245162
Father's Contact No.	:	01917-209649
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 8 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	:	JANOTA FASHION
Location	:	Shipahipara, Rampal, Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 660,000/-
Financing	:	Self BDT 580,000(from existing business) 88% Required Investment BDT 80,000(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Three pice,T Shirt, Longi,Boroka Rady met Cloth, etc.▪Average 30% 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.

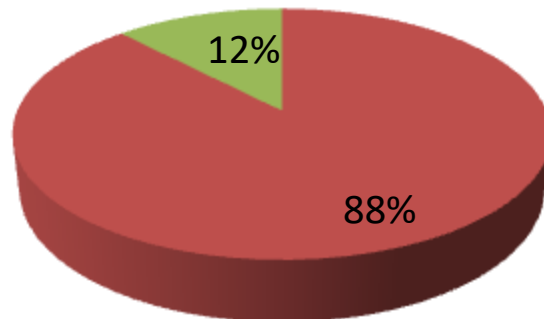
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	5,700	171,000	20,52,000
Total Sales (A)	5,700	171,000	20,52,000
Less. Variable Expense			
Garments item	4,560	1,36,800	16,41,600
Total variable Expense (B)	4,450	1,36,800	16,41,600
Contribution Margin (CM) [C=(A-B)]	1,140	34,200	4,10,400
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		15,000	180,000
Entertainment		300	3,600
Transport		4,000	48,000
Guard		200	2,400
Generator		200	2,400
Total fixed Cost (D)		29,000	348,000
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three piec (75*1500)	112,500	50,000	162,500
Cloth (5000*59)	295,000	30,000	325,000
Shari (132*700)	92,500		92,500
Longi (100*200)	20,000		20,000
Panjabi (25*800)	20,000		20,000
Bed Sheet (25*800)	20,000		20,000
Boroka (33*600)	20,000		20,000
Total	580,000	80,000	660,000

Source of Finance



- Entrepreneur's Contribution 580,000
- Investor's Investment 80,000
- Total 660,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	6,000	180,000	21,60,000	22,68,000	23,81,400
Total Sales (A)	6,000	180,000	21,60,000	22,68,000	23,81,400
Less. Variable Expense					
Garments item	4,800	144,000	17,28,000	18,14,400	19,05,120
Total variable Expense (B)	4,800	144,000	17,28,000	18,14,400	19,05,120
Contribution Margin (CM) [C=(A-B)]	1200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		1,000	12,000	12,000	12,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		15,000	180,000	180,000	180,000
Entertainment		300	3,600	3,700	3,800
Transport		4,000	48,000	48,000	48,000
Guard		200	2,400	2,400	2,400
Generator		200	2,400	2,400	2,400
Total Fixed Cost		29,000	304,800	305,000	305,200
Net Profit (E) [C-D]		7,000	127,200	148,600	171,080

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	80,000		
1.2	Net Profit	127,200	148,600	171,080
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		95,200	211,800
	Total Cash Inflow	207,200	243,800	382,880
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	95,200	211,800	350,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 05 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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FAMILY PICTURE

