

Proposed NU Business Name: **MONE REKO LADIS WORLD**

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

Project verified by: Arefin Sumsul



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	AZIZ DHALI
Age	:	01-02-1983 (35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	03 Brother 01 Sister
Address	:	Vill: Vartacherbag P.O: Ponchosar P.S Munshiganj Sador, 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	:	RAHIMA BEGUM
(iii) Father's name	:	PIYER HOSSAIN DHALI
(iv) GB member's info	:	Branch: Rampal Centre # 02 (Female), Member ID: 1112, Group No: 04 Member since: 19-05-1989(29 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 12,600/-
(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	:	Seven years experience in running business. He has training three years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919-973388
Wife's Contact No.	:	01919-933488
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA BEGUM joined Grameen Bank since 29 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	:	ABDULLAH GARMENTS
Location	:	Shipahipara, Rampal , Munshiganj
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 250,000(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	:	08 ft x 08 ft= 64 square ft
Security of the shop	:	80,000
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 two employee.▪He is doing his business in rent place.▪Collects goods from Islampur.▪Agreed grace period is 3 months.

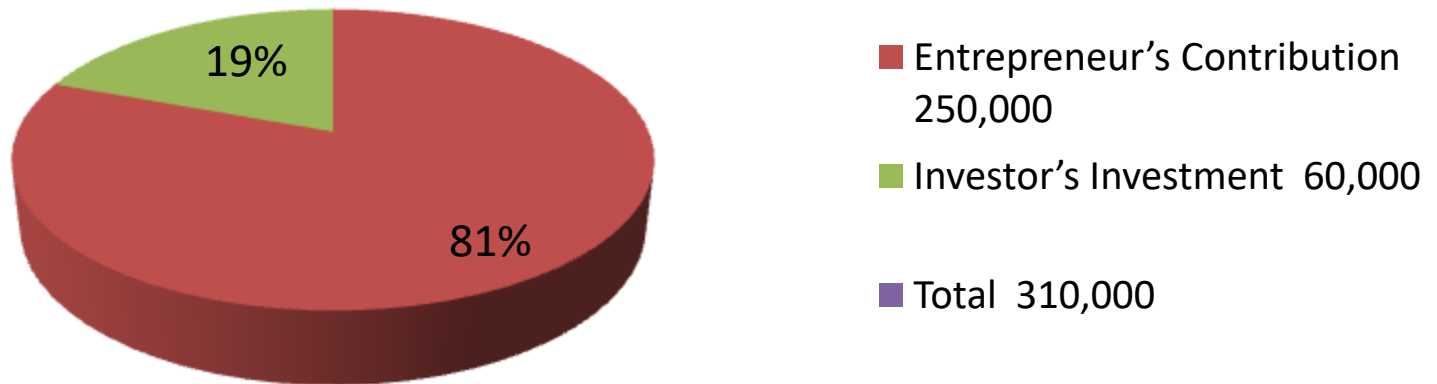
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Garments item	1,200	36,000	432,000
Total variable Expense (B)	1,200	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		6,500	78,000
Transport		1,000	12,000
Electricity Bill		2,000	24,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		6,000	48,000
Entertainment		200	2,400
Total fixed Cost (D)		21,000	252,000
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Frog (100*500)	50,000	25,000	75,000
Lehanga (50*1500)	75,000		75,000
Shart (50*400)	20,000		20,000
Pant (50*700)	35,000	35,000	70,000
Suyater (50*800)	40,000		40,000
Beleger (25*1000)	25,000		25,000
Gol Fom	5,000		5,000
Total	250,000	60,000	310,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Garments item	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		6,500	78,000	78,000	78,000
Transport		1,000	12,000	12,000	12,000
Electricity Bill		2,000	24,000	24,000	24,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		6,000	48,000	48,000	48,000
Entertainment		200	2,400	2,500	2,600
Non Cash Item					
Depreciation					
Total Fixed Cost		21,000	252,000	252,200	252,400
Net Profit (E) [C-D]		9,000	108,000	125,800	144,500

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	60,000		
1.2	Net Profit	108,000	125,800	144,500
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		84,000	185,800
	Total Cash Inflow	168,000	209,800	330,300
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	84,000	24,000	24,000
3	Net Cash Surplus	84,000	185,800	306,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 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