

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



Project identification and prepared by: Aowlad Hossain,
Feni Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HANIF
Age	:	25-06-1984 (33 Years)
Education, till to date	:	Class 06
Marital status	:	Married
Children	:	01 Son 02 Daughters
No. of siblings:	:	03 Brothers 05 Sisters
Address	:	Vill: Modhupur ; P.O Feni Sadar ; P.S: Feni Sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROWSHAN ARA BEGUM
(iii) Father's name	:	ABDUL KORIM
(iv) GB member's info	:	Branch: Kalidaho, Feni . Centre # 45 (Female), Member ID: 3342, Group No: 02 Member since: 01-07-1997 (20 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: NILL
(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	:	20 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01818-668749
Family's Contact No.	:	01825-744856
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROWSHAN ARA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	M/S JONOJI GARMENTS
Location	:	Sonagazi Road , Feni
Total Investment in BDT	:	BDT 440 ,000/-
Financing	:	Self BDT 390,000/- (from existing business) 89% Required Investment BDT 50,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 10 ft= 300 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three pcs, Shirt, Pant, Bed Shit Etc.▪Average 40% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 05 employee.▪Collects goods from Dhaka, Chittagong.▪Agreed grace period is 3 months.

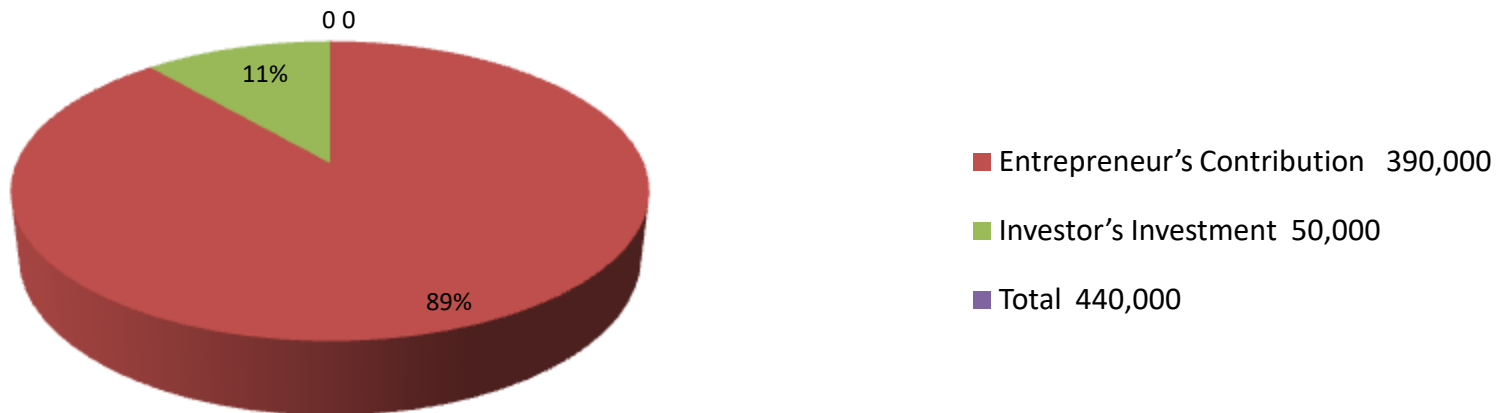
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Three pcs, Shirt, Pant, Bed Shit Etc	7,000	210,000	2,520,000
Total Sales (A)	7,000	210,000	2,520,000
Less Variable Expense			
Three pcs, Shirt, Pant, Bed Shit Etc	4,200	126,000	1,512,000
Total variable Expense (B)	4,200	126,000	1,512,000
Contribution Margin (CM) [C=(A-B)]	2,800	84,000	1,008,000
Less Variable Expense			
Rent		6,000	72,000
Electricity bill		1,500	18,000
Transportation		6,000	72,000
Salary (self)		5,000	60,000
Salary (staff)		45,000	540,000
Entertainment		500	6,000
Night Guard		150	1,800
Generator		400	4,800
Mobile bill		500	6,000
Total fixed cost (D)		65,050	780,600
Net Profit (E)= [C-D]		18,950	227,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt	200	200	40,000	100	200	20,000	60,000
Pant	200	300	60,000	100	300	30,000	90,000
Three Pcs	100	300	30,000	0	0	0	30,000
Sweater	300	300	90,000	0	0	0	90,000
Combol	100	500	50,000	0	0	0	50,000
Baby Items	1	50,000	50,000	0	0	0	50,000
Others	1	20,000	20,000	1	0	0	20,000
Security	1	50,000	50,000	0	0	0	50,000
Total	903	121,600	390,000	201	500	50,000	440,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Three pcs, Shirt, Pant, Bed Shit Etc	8,000	240,000	2880000	3024000
Total Sales (A)	8,000	240,000	2880000	3024000
Less Variable Expense				
Three pcs, Shirt, Pant, Bed Shit Etc	4,800	144,000	1728000	1814400
Total variable Expense (B)	4,800	144,000	1728000	1814400
Contribution Margin (CM) [C=(A-B)]	3,200	96,000	1152000	1209600
Less fixed Expense				
Rent		6,000	6,000	6,000
Electricity bill		1,600	19,200	19,500
Transportation		6,500	78,000	78,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		45,000	540,000	540,000
Entertainment		500	6,000	6,000
Night Gird		150	1,800	1,800
Generator		400	4,800	4,800
Mobile bill		600	7,200	7,500
Total fixed cost (D)		65,750	718,200	724,100
Net Profit (E)= [C-D]		30,250	433,800	485,500
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	433,800	485,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		403,800
	Total Cash Inflow	483,800	889,300
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	403,800	859,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 06 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

