

Proposed NU Business Name: **GRAMEEN FASHION**



Project identification and prepared by: Md. Abdul Mannan
Talukdar,
Rajshahi Unit, Rajshahi

Project verified by: MD. Mijanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JAMAL UDDIN PRAMANIK
Age	:	02-01-1984 (32 Years)
Education, till to date	:	MA
Marital status	:	Married
Children	:	1Son
No. of siblings:	:	2 Brothers
Address	:	Vill: Terkhodiya uttorpara, P.O: Senanibas, P.S: Rajpara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Jebka begum
(iii) Father's name	:	Md. Moslem Ali
(iv) GB member's info	:	Branch: Mougachi, Mohonpur, Centre # 63(Female), Member ID: 6045, Group No: 05 Member since: 29-1-2003 (14Years) First loan: -
Further Information:		Existing Loan: BDT 300000, Outstanding loan: BDT 157000
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713700799
Mother's Contact No.	:	01761700600
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshasi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JEBKA BEGUM joined Grameen Bank since 14 years ago. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	GRAMEEN FASHION
Location	:	RDA Market, Shaheb bazar, Rajshahi
Total Investment in BDT	:	BDT 9,52,000/-
Financing	:	Self BDT 752,000/-(from existing business)79% Required Investment BDT 2,00,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 8,000/-
Size of shop	:	15.6 ft x 15.6 ft= 240 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant, Shirt, T-shirt etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 2 employee.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

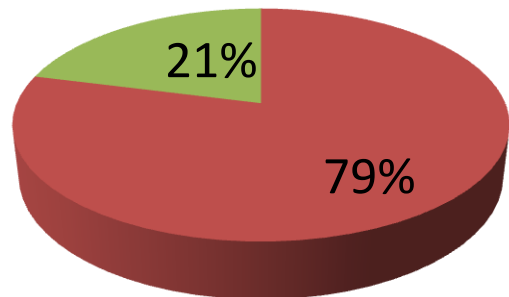
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Garments items	6300	189000	2268000
Total Sales (A)	6300	189000	2268000
Less Variable Expense			
Garments items	5040	151200	1814400
Total variable Expense (B)	5,040	151200	1814400
Contribution Margin (CM) [C=(A-B)]	1,260	37800	453600
Less Variable Expense			
Rent		8,000	96000
Electricity bill		2000	24000
Transportation		4,000	48000
Salary (self)		5000	60000
Salary(Staff)		8000	96000
Entertainment		500	6000
Guard		400	4800
Mobile bill		700	8400
Total fixed cost (D)		28,600	343200
Net Profit (E)= [C-D]		9,200	110400

Investment Breakdown

Particulars	Existing	Proposed	Total
Shirt	140,000	35,000	175000
Ganji	187,000	20,000	207000
Pant	100,000	45,000	145000
Three piece	100,000	50,000	150000
Baby item	90,000	0	90000
Panjabi	30,000	50,000	80000
Sherwani	105,000	0	105000
	752,000	200,000	952000

Source of Finance



- Entrepreneur's Contribution 752,000
- Investor's Investment 200,000
- Total 952,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Garments items	7900	237000	2844000	2986200	3135510
Total Sales (A)	7900	237000	2844000	2986200	3135510
Less Variable Expense					
Garments items	6320	189600	2275200	2388960	2508408
Total variable Expense (B)	6,320	189600	2275200	2388960	2508408
Contribution Margin (CM) [C=(A-B)	1,580	47400	568800	597240	627102
Less Variable Expense					
Rent		8,000	96,000	96,400	96600
Electricity bill		2300	27600	27800	28000
Transportation		4,200	50,400	50,600	50800
Salary (Self)		8000	96000	96000	96000
Entertainment		5500	66000	66000	66000
Guard		400	4800	4800	4800
Mobile bill		700	8400	8400	8400
Total fixed cost (D)		29,100	349,200	350,000	345800
Net Profit (E)= [C-D]		18300	219600	247,240	281302
Investment Payback			80,000	80,000	80,000

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

SR#	<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	200,000		
1.2	Net Profit	219,600	247,240	281302
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139,600	306840
	Total Cash Inflow	419600	386840	588142
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	
3	Net Cash Surplus	139,600	306840	508142

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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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ments

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Grameen Fashion

R.D.A Market, Rajshahi
01713-700799, 01761-700600





संगमना
श्रीलाल खानसिंहगंज
महाराष्ट्र ४००००४















FAMILY PICTURE

