

## Proposed NU Business Name: **SOHEL GARMENTS**



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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SOHEL</b>
Age	:	08-07-1995 (21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	1 Sister 2 Brothers
Address	:	Vill: Telirbil P.O: Panchashar,P.S: Sadar , Dist: Munsuganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>REZIA BEGUM</b>
(iii) Father's name	:	<b>ABDUL HAQUE</b>
(iv) GB member's info	:	Branch: Panchashar,Munsiganj, Centre # 13 (Female), Member ID: 735/1, Group No: 03 Member since: 1995-2010 (15 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 1,00,000 Outstanding loan: Nil
(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	:	03 years experience in running business. Own business 03years. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01950963127
Mother's Contact No.	:	01937596870
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Munsiganj Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**REZIA BEGUM** joined Grameen Bank since 03 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SOHEL GARMENTS</b>
Location	:	Telir Bil, panchashar, Munsiganj Sadar
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 160,000/-(from existing business) 70% Required Investment BDT 70,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	13 ft x 12 ft = 156 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Complete Children Ware</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is own.</li><li>▪Collects goods from Munsiganj</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Complete Children Ware	3200	96000	1152000
<b>Total Sales (A)</b>	3200	96000	1152000
<b>Less Variable Expense</b>			
Complete Children Ware	2560	76800	921600
<b>Total variable Expense (B)</b>	2,560	76800	921600
<b>Contribution Margin (CM) [C=(A-B)]</b>	640	19200	230400
<b>Less Variable Expense</b>			
Electricity bill		300	3600
Transportation		4,000	48000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		9,800	117600
<b>Net Profit (E)= [C-D]</b>		9,400	112800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Complete Children Ware	400	400	160,000	175	400	70,000	260,000
<b>Total</b>	<b>409</b>	<b>0</b>	<b>160,000</b>	<b>175</b>	<b>0</b>	<b>70,000</b>	<b>230,000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Complete Children Ware	4800	144000	1728000	1814400
<b>Total Sales (A)</b>	4800	144000	1728000	1814400
<b>Less Variable Expense</b>				
Complete Children Ware	3840	115200	1382400	1451520
<b>Total variable Expense (B)</b>	3,840	115200	1382400	1451520
<b>Contribution Margin (CM) [C=(A-B)</b>	960	28800	345600	362880
<b>Less Variable Expense</b>				
Electricity bill		500	6000	6300
Transportation		4,500	54,000	55,000
Salary (self)		5000	60000	60000
Entertainment		200	2400	2400
Mobile bill		350	4200	4400
<b>Total fixed cost (D)</b>		10,550	126,600	128,100
<b>Net Profit (E)= [C-D]</b>		18250	219000	234,780
Investment Payback			<b>42,000</b>	<b>42,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	219,000	234,780
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		177,000
	<b>Total Cash Inflow</b>	289000	411780
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	<b>Total Cash Outflow</b>	112,000	42000
3	<b>Net Cash Surplus</b>	177,000	369780

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



















# FAMILY PICTURE

