

Proposed NU Business Name: **SARDA GARMENTS**



Project identification and prepared by: Md Shahidul Islam
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAFIKUL ISLAM
Age	:	05-03-1987 (29 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: Askorpur P.O: Sardaha P.S: Charghat, 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 MORZINA BEGUM
(iii) Father's name	:	LATE MSOLEM UDDIN
(iv) GB member's info	:	Branch : Charghat , Centre: 31 (Female), Member ID: 1955/6, Group No: 01 Member since: 20-04-2004 (12 Years) First loan: BDT 10000
Further Information:		Existing loan: BDT 20000 Outstanding loan: BDT 18680
(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.)	:	
Business Experiences and Training Info	:	05 years experience in running business. 03 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01723-939247
Family's Contact No.	:	01969-749818
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST MORZINA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SARDA GARMENTS
Location	:	Sordaha Baazar
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 140000/- (from existing business) 74% Required Investment BDT 50000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Pant, Ganji, Shirt , Panjabi etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

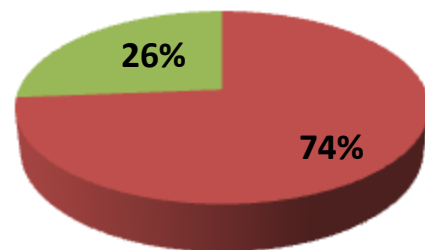
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant, Ganji,T Shirt , Panjabi etc.	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Pant, Ganji,T Shirt , Panjabi etc.	1920	57600	691200
Total variable Expense (B)	1,920	57600	691200
Contribution Margin (CM) [C=(A-B)	480	14400	172800
Less Variable Expense			
Rent		1,200	14400
Electricity bill		300	3600
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		100	1200
Guard		50	600
Generator		100	1200
Mobile bill		300	3600
Total fixed cost (D)		7,850	94200
Net Profit (E)= [C-D]		6,550	78600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Pant piece	50	400	20,000	1	10,000	10,000	30,000
T shirt	80	150	12,000	1	10000	10,000	22,000
Panjabi	10	500	5,000	1	10000	10,000	15,000
Shirt	20	400	8,000	1	20000	20,000	28,000
Genji	1	8000	8,000	0	0	0	8,000
Child cloth	1	10000	10,000	0		0	10,000
Others	1	9000	9,000	0	0	0	9,000
Security	1	68000	68,000	0	0	0	68,000
Total	164	0	140,000	4	0	50,000	190,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 50,000
- Total 190,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Pant, Ganji,T Shirt , Panjabi etc.	3400	102000	1224000	1285200	1349460
Total Sales (A)	3400	102000	1224000	1285200	1349460
Less Variable Expense					
Pant, Ganji,T Shirt , Panjabi etc.	2720	81600	979200	1028160	1079568
Total variable Expense (B)	2,720	81600	979200	1028160	1079568
Contribution Margin (CM) [C=(A-B)	680	20400	244800	257040	269892
Less Variable Expense					
Rent		1,200	14400	14,400	14400
Electricity bill		500	6000	6500	7000
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Guard		50	600	600	600
Generator		100	1200	1200	1200
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		8,150	96,600	97,700	98800
Net Profit (E)= [C-D]		12250	147000	159,340	171092
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	147,000	159,340	171092
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		127,000	266340
	Total Cash Inflow	197000	286340	437432
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	127,000	266340	417432

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
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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প্রোপ্রাইটর

মোবাঃ ০১৭২৩-৯৩৯২৪৭

সারদা গার্মেন্টস

এখানে শার্ট, প্যান্ট, গেঞ্জি, ফতুয়া, টাউজার, পাঞ্জাবী, ইত্যাদি
সামগ্রী মালামাল খুচরা বিক্রয় করা হয়।


সারদা বাজার, (২নং গলি), সারদা চারঘাট, রাজশাহী।


 Name: Mr. [Name]
 Address: [Address]
 ID NO: 8122504845928



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সহজ ঋণের পাশ বই

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 বয়স: [Blank]
 জন্ম তারিখ: [Blank]
 ঋণের পরিমাণ: [Blank]
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FAMILY PICTURE

