

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



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

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOYNAL HOQ
Age	:	11-09-1983 (33 Years)
Education, till to date	:	Class 3
Marital status	:	Married
Children	:	01 Daughter & 1 Son
No. of siblings:	:	5 Brother & 02 Sisters
Address	:	Vill: Telirbil, P.O: Ponchosar, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. ALENUR
(iii) Husband's name	:	LATE. NOYA MIAH
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 13 (Female), Member ID: 1969, Group No: 01 Member since: 20-10-2006 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT
(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.	:	01875-078021
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ALENUR joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S JERIN GARMENTS
Location	:	Munshigonj
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 300,000/-(from existing business) 79% Required Investment BDT 80,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 16 ft= 192 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of garments item.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 15 employees.▪Two will be appointed.▪Collects goods from Munshigonj.▪The shop is rented.▪Agreed grace period is 3 months.

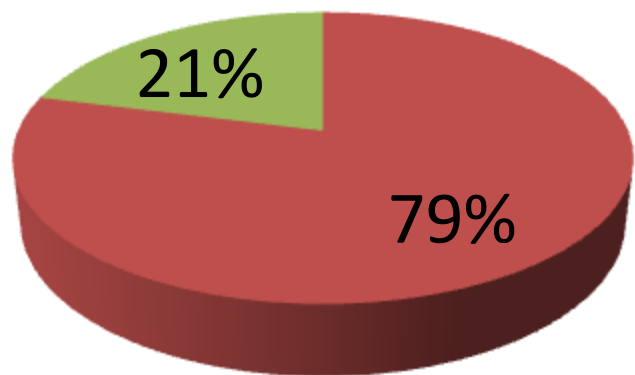
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	180,000	2,160,000
Total Sales (A)	180,000	2,160,000
Less. Variable Expense		
Cloths	108,000	1,296,000
Total variable Expense (B)	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	72,000	864,000
Less. Fixed Expense		
Electricity Bill	3,000	36,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Rent	5,000	60,000
Entertainment	300	3,600
Salary (staff) (15)	50,000	600,000
Total fixed Cost (D)	63,800	765,600
Net Profit (E) [C-D]	8,200	98,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
AC Net	600	70	42,000	500	70	35,000	77,000
China	700	200	140,000	175	200	35,000	175,000
PG	550	40	22,000	0	0	0	22,000
Boil	355	33	11,715	0	0	0	11,715
Digital	510	90	45,900	110	90	9,900	55,800
Lilen	250	105	26,250	0	0	0	26,250
Astor	300	22	6,600	0	0	0	6,600
Others	55	100	5,535	1	100	100	5,635
Total	3320.4		300,000	786		80,000	380,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 80,000
- Total 380,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense				
Cloths	126,000	1,512,000	1,587,600	1,666,980
Total variable Expense (B)	126,000	1,512,000	1,587,600	1,666,980
Contribution Margin (CM) [C=(A-B)]	84,000	1,008,000	1,058,400	1,111,320
Less. Fixed Expense				
Electricity Bill	3,000	36,000	37,000	88,000
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Rent	5,000	60,000	60,000	60,000
Entertainment	300	3,600	4,500	4,500
Salary (staff) (17)	55,000	660,000	660,000	660,000
Total Fixed Cost	68,900	826,800	829,500	881,000
Net Profit (E) [C-D]	15,100	181,200	228,900	230,320
Investment Payback		32,000	32,000	32,000

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

<i>Sl #</i>	<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	80,000		
1.2	Net Profit	181,200	228,900	230,320
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		149,200	346,100
	Total Cash Inflow	261,200	378,100	576,420
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	149,200	346,100	544,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:17
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

