

Proposed NU Business Name: **MS MAMUN GARMENTS**



Project identification and prepared by: Md. Golam rusul,
Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Bishwash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SAYAD MD. MAMUN
Age	:	24-02-1994 (22 Years)
Education, till to date	:	CLASS 9
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Sihapipara , P.O: Rampal P.S: Munsigonj, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NASIMA BEGUM
(iii) Father's name	:	SAYAD MD. SHAHIN
(iv) GB member's info	:	Branch: Rampal, Munsigonj Centre # 16(Female), Member ID: 1036/2 , Group No: 11 Member since: 20-11-2011 (05Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT 83500
(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	:	12 years experience in running business. He has 03 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01934083900
Mother's Contact No.	:	01929351622
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MAMUN GARMENTS
Location	:	Sipahipara , Rampal, Munsigonj
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 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloths Item .▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing 5employee.▪The shop is rented.▪Collects goods from Nobabpur, Dhaka.▪Agreed grace period is 3 months.

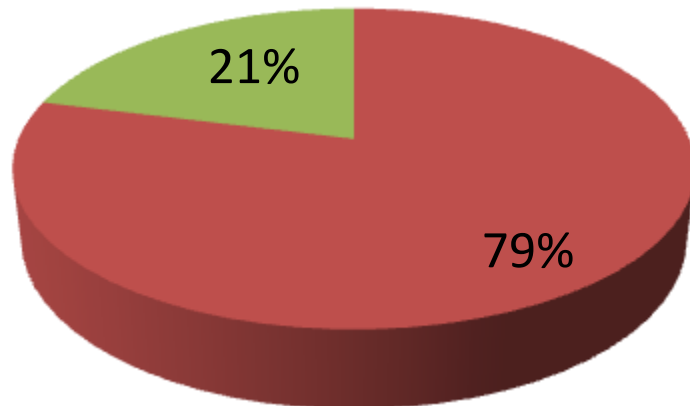
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item		174000	2088000
Total sales (A)		174000	2088000
Less Variable Exp.			
Cloth item		104400	1252800
Total Variable exp. (B)		104400	1252800
Contribution Margin CM [C= (A-B)]		69600	835200
less fixed exp.			
Electricity bill		1500	18000
Transportation		2500	30000
Salary (self)		5000	60000
Salary (staff)		50000	600000
Entertainment		500	6000
Mobile		300	3600
total fixed cost (D)		59800	717600
Net profit (E) [C-D]		9800	117600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
AC Net	400	250	100,000	500	70	35,000	135,000
Cutting pcs	330	330	108,900	175	200	35,000	143,900
Voyel	350	36	12,600	90	110	9,900	22,500
Digital	500	110	55,000	0	0	0	55,000
Lylen	200	100	20,000			0	20,000
astor	100	20	2,000			0	2,000
Others	150	10	1,500	10	10	100	1,600
Total	2030		300,000	775		80,000	380,000

Source of Finance



■ Entrepreneur's Contribution 300,000

■ Investor's Investment 80,000

■ Total 380,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item		190500	2286000	2400300	2520315
Total Sales (A)		190500	2286000	2400300	2520315
less variable Expenses					
Cloth item		114300	1371600	1440180	1512189
Total variable Expenses (B)		114300	1371600	1440180	1512189
Contribution Margin (CM)= (A-B)		76200	914400	960120	1008126
Less Fixed Expenses					
Electricity bill		1500	18000	18000	18000
Transportation		3000	36000	36000	36000
Salary (self)		5000	60000	60000	60000
Salary (staff)		50000	600000	600000	600000
Entertainment		540	6480	6480	6480
Mobile		400	4800	4800	4800
Total Fixed Cost		60440	725280	725280	725280
Net Profit (E) (C-D)		15760	189120	234840	282846
Investment Payback			32000	32000	32000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	189,120	234,840	282846
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		157,120	359960
	Total Cash Inflow	269120	391960	642806
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)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	157,120	359960	610806

SWOT ANALYSIS

STRENGTH

Employment: Self: 05 Family:0 Others:0
Experience & Skill : 12Years
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

