

Proposed NU Business Name: MAA GARMENTS & COSMETICS



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Chhagalnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAMSED HOSSAIN SHOHEL
Age	:	10-06-1989 (28 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Adharmanik, P.O: Radhanogor, P.S: Chhagalnaiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	ABUL HASHEM
(iv) GB member's info	:	Branch: Shuvopur Chhagalnaiya, Centre # 35 (Female), Member ID: 2782, Group No: 01 Member since: 05-03-2003 (04 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: 10,160/-
(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	:	02 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839-535396
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 14 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	:	MAA GARMENTS & COSMETICS
Location	:	Mir Shopping Complex, Chhagolnaiya, Feni
Total Investment in BDT	:	BDT 3,80,000/-
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	:	9 ft x 10 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a cosmetics & cloth house.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 3 months.

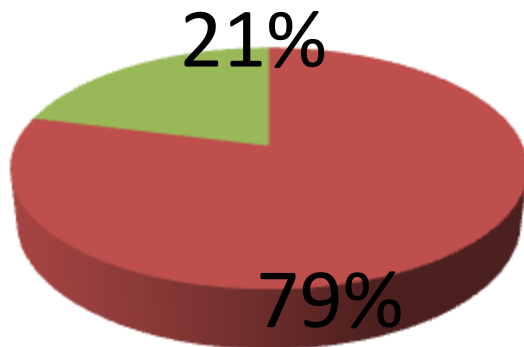
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloth & Cosmetics	120,000	1,440,000
Total Sales (A)	120,000	1,440,000
Less. Variable Expense		
Cloth & Cosmetics	96,000	1,152,000
Total variable Expense (B)	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	24,000	288,000
Less. Fixed Expense		
Electricity Bill	1,100	13,200
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	3,000	36,000
Entertainment	300	3,600
Rent	5,600	67,200
Generator bill	450	5,400
Guard	150	1,800
Salary (staff)	3,000	36,000
Total fixed Cost (D)	18,900	226,800
Net Profit (E) [C-D]	5,100	61,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Three piece	70	700	49,000	57	700	39,900	88,900
Kids Cloth	30	220	6,600	0	0	0	6,600
Cosmetics	100	200	20,000	100	220	22,000	42,000
Shirt	138	180	24,840	0	0	0	24,840
Pant	100	250	25,000	38	250	9,500	34,500
Veil	50	850	42,500	10	850	8,500	51,000
Scarf	178	180	32,060	1	100	100	32,160
Security	1	100000	100,000	0	0	0	100,000
Total	667		300,000	206		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)				
Cloth & Cosmetics	145,000	1,740,000	1,827,000	1,918,350
Total Sales (A)	145,000	1,740,000	1,827,000	1,918,350
Less. Variable Expense				
Cloth & Cosmetics	116,000	1,392,000	1,461,600	1,534,680
Total variable Expense (B)	116,000	1,392,000	1,461,600	1,534,680
Contribution Margin (CM) [C=(A-B)]	29,000	348,000	365,400	383,670
Less. Fixed Expense				
Electricity Bill	1,100	13,200	14,000	15,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	3,500	42,000	44,000	46,000
Entertainment	300	3,600	4,000	4,500
Rent	5,600	67,200	67,200	67,200
Generator bill	450	5,400	6,000	6,500
Guard	150	1,800	2,200	2,200
Salary (staff)	3,000	36,000	2,201	2,201
Total Fixed Cost	19,500	234,000	205,101	209,601
Net Profit (E) [C-D]	9,500	114,000	160,299	174,069
Investment Payback		32,000	32,000	32,000

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

Sl #	<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	114,000	160,299	174,069
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		82,000	210,299
	Total Cash Inflow	194,000	242,299	384,368
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	82,000	210,299	352,368

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









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FAMILY PICTURE

