

Proposed NU Business Name: **MINI GARMENTS**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST SONIYA AKTER
Age	:	19-04-1993(24Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:south raggamaliya,P.O ;Tol basael,P.S: Sirajdikhan Dist.Munshigonj.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST FAHIMA BEGUM
(iii) Father's name	:	MD SAPON SIKDAR
(iv) GB member's info	:	Branch: Imamgong, Centre # 01(Female), Member ID: 2426/2, Group No: 03 Member since: 05-05-2012(05 years) First loan: BDT 3,000/-
Further Information:		Outstanding loan: BDT 22,280/-
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	07years of business experience. : 07 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01988-798310
Family's Contact No.	:	01993-506768
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST FAHIMA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MINI GARMENTS
Location	:	North raggamaliya,sirajdikhan,munshigong.
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000/- (from existing business)29 % Required Investment BDT 50,000/- (as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	7 ft x 6 ft= 180 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; cloth▪Average 90% gain on sales.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from islampur.▪Agreed grace period is 3 months.

Existing Business (BDT)

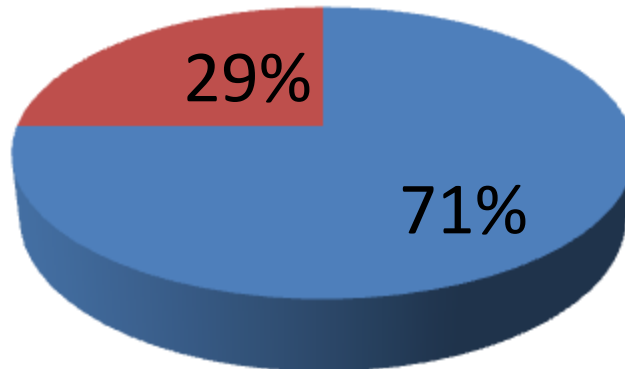
Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
from servecing	300	9000	108000
Total Sales (A)	300	9,000	108,000
Less. Variable Expense			
	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Salary(self)		5,000	60,000
Mobile bill		100	1,200
Total fixed Cost (D)		5,100	61,200
Net Profit (E) [C-D]		3,900	46,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Swming mechine	01	20,000	20,000		01	20,000	20,000	40,000
				cloth	300 go's	100	30,000	30,000
Total			20,000				50,000	70,000

Source of Finance

■ Entrepreneur's contibution 20,000
 ■ Investor's Investment 50,000
 ■ Total 70,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
	0	0	0	0	0
From servicing	500	15,000	180,000	189,000	198,450
Total Sales (A)	500	15,000	180,000	189,000	198,450
Less. Variable Expense					
	0	0	0	0	0
Total variable Expense (B)	0	0	0	0	0
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Salary (self)		4,000	48,000	48,000	48,000
Mobile bill		100	1,200	1,260	1,323
Non Cash Item					
Depreciation		0	4,000	4,000	4,000
Total Fixed Cost		4,100	53,200	53,260	53,323
Net Profit (E) [C-D]		10,900	126,800	135,740	145,127
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	126,800	135,740	145,127
1.3	Depreciation (Non cash item)	4000	4000	4000
1.4	Opening Balance of Cash Surplus		110,800	230,540
	Total Cash Inflow	180,800	250,540	379,667
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	110,800	230,540	359,667

SWOT ANALYSIS

STRENGTH

Employment: 0Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Own Business :07
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





