

Proposed NU Business Name: MA GARMEMS



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAJA ROBIDASH
Age	:	15-02-1987 (30 Years)
Education, till to date	:	Ssc
Marital status	:	Married
Children	:	01 boy
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill:Chaperkona P.O:Chaperkona P.S:Sorisabari Dist:jamalpur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BINA ROBIDASH
(iii) Father's name	:	MANIK ROBIDASH
(iv) GB member's info	:	Branch:Kendua , Centre # 26 (Female), Member ID: 3098, Group No: 07 Member since: 2014- raning(03Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 10320
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-742309
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BINA ROBIDASH Joined Grameen Bank Since 03 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MA GARMEMS
Location	:	Kendua bazar ,dhanbari, Tangail
Total Investment in BDT	:	BDT 277,000
Financing	:	Self BDT 207,000(from existing business) 75% Required Investment BDT 70,000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	00 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shart, Pant, Shari, Frok Etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

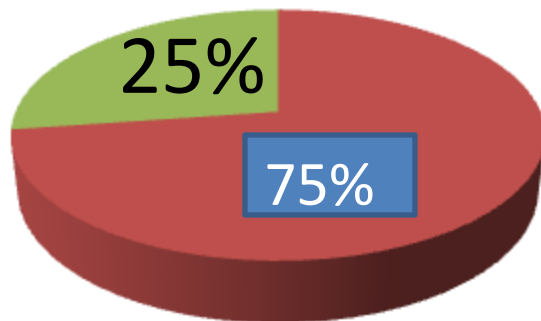
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart, Pant, Shari, Frok Etc.	3,500	10,5000	1260,000
Total Sales (A)	3,500	10,5000	1260,000
Less. Variable Expense			
Shart, Pant, Shari, Frok Etc.	2625	78,750	945,000
Total variable Expense (B)	2625	78,750	945,000
Contribution Margin (CM) [C=(A-B)]	875	26250	315,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		5000	60,000
Transportation		1,500	18,000
Entertainment		500	6,000
Gad		100	1,200
Genaretor		300	3600
Bank service Charge		0	0
Total fixed Cost (D)		14,100	169,200
Net Profit (E) [C-D]		12,150	145,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pant	200p	450	90,000			20,000	110,000
shari	50p	400	20,000			30,000	50,000
shart	150p	280	42,000			20,000	62,000
frok	50p	500	25,500				25,500
othars			30,000				30,000
security			0				0
Total			20,7000			70,000	277,000

Source of Finance



Entrepreneur
Investment:207,000
Investor Investment:70,000
Total Investment:277,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Shart, Pant, Shari, Frok Etc.	4,000	120,000	1440,000	1512,000
Total Sales (A)	4,000	120,000	1440,000	1512,000
Less. Variable Expense				
Shart, Pant, Shari, Frok Etc.				
	3000	90,000	1080,000	1134,000
Total variable Expense(B)	3000	90,000	1080,000	1134,000
Contribution Margin (CM) [C=(A-B)]	1000	30,000	360,000	378,000
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		500	6,000	6,000
Mobile Bill		200	2,400	3,000
Salary (self)		5,000	60,000	60,000
Transportation		2400	28,800	30,000
Entertainment		500	6,000	6,000
Ganeretor		300	3600	3600
Gad		100	12,00	12,00
Salary(staff)		5000	60,000	60,000
Total Fixed Cost		15,000	180,000	181,800
Net Profit (E) [C-D]		15,000	180,000	196,200
Investment Payback			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	180,000	196,200
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		138,000
	Total Cash Inflow	250,000	334,200
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	138,000	292,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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

