

## Proposed NU Business Name: JAMIL GARMENTS



Project identification and prepared by: Md. Saiduzzaman sadhin  
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.JAMIRUL ISLAM</b>
Age	:	01-01-1988(29years)
Education, till to date	:	Class:VIII
Marital status	:	Married
Children	:	2 Daughters.
No. of siblings:	:	5 Brothers, 1 sister.
Address	:	Vill:bayjora, Radanagar.P/O:Darusa.P.S:Poba, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. RABA</b>
(iii) Father's name	:	<b>MD: AJMAL</b>
(iv) GB member's info	:	Branch Hujuripara Poba,Centre #57(Female), Member ID: 4516, Group No: 01 Member since: 31/08/2010 to 2016.(6 years) First loan: BDT 10,000/=
Further Information:		Existing Loan: BDT 40,000/=, Outstanding loan: no
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01770-651631
Mother's Contact No.	:	01770-651630
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. REBA.** joined Grameen Bank since 6 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAMIL GARMENTS</b>
Location	:	Darusa,Bajar, Poba.
Total Investment in BDT	:	BDT 2,75,000/-
Financing	:	Self BDT 2,25,000/-(from existing business) % Required Investment BDT 50000/-(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15*12=180 squire ft.
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like . Shirt, Pant , sari, three pis.etc</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The Business is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

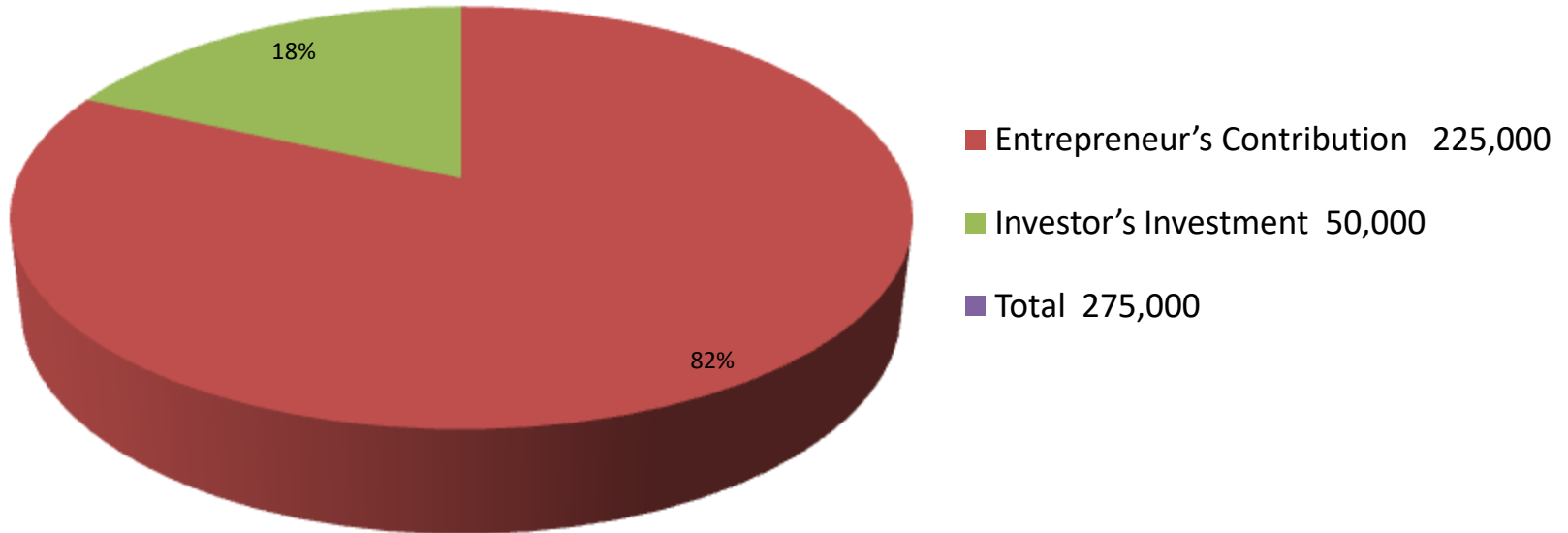
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments goods sales	5,000	150,000	1800000
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>		0	
Garments goods sales	4,250	127,500	1530000
<b>Total variable Expense (B)</b>	4,250	127,500	1530000
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22,500	270000
<b>Less. Fixed Expense</b>			
Rent		1000	12,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		500	6,000
Entertainment		100	1,200
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>7,300</b>	<b>87,600</b>
<b>Net Profit (E) [C-D]</b>		<b>15,200</b>	<b>182,400</b>

## Investment Breakdown

	Existing	proposed	
Garments goods	225000		225000
Sari,longi and three pcs		50000	50000
Total	225000	50000	275000

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Garments goods sales	7000	210000	2520000	2646000	2778300
<b>Total Sales (A)</b>	7000	210000	2520000	2646000	2778300
<b>Less. Variable Expense</b>		0	0	0	0
Garments goods sales	5950	178500	2142000	2249100	2361555
<b>Total variable Expense (B)</b>	5950	178500	2142000	2249100	2361555
<b>Contribution Margin (CM) [C=(A-B)]</b>	1050	31500	378000	396900	416745
<b>Less. Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electricity Bill		400	4800	4800	4800
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7200	86500	86500	86500
<b>Net Profit (E) [C-D]</b>		24300	291500	310400	330245
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	291500	310400	330245
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>271500</b>	<b>561900</b>
	<b>Total Cash Inflow</b>	<b>341,500</b>	<b>581900</b>	<b>892145</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>271,500</b>	<b>561900</b>	<b>872145</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop. Darusa bazar.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





# FAMILY PICTURE

