

Proposed NU Business Name: **SORNALI GARMENTS**



Project identification and prepared by: Monoronjon,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BRISTI
Age	:	12-02-1999 (18 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Sister
Address	:	Vill: Telirbil P.O: Ponchosar P.S Munshiganj Sador, Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REHENA BEGUM
(iii) Father's name	:	MD AKKAS MIA
(iv) GB member's info	:	Branch: Rampal Centre # 94 (Female), Member ID: 2050, Group No: 01 Member since: 20-12-2009(8 Years) First loan: BDT 20,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 18,120/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Two years experience in running business. He has training one years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01995-788838
Mother's Contact No.	:	01840-353461
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHENA BEGUM joined Grameen Bank since 08 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	:	SORNALI GARMENTS
Location	:	Tetilbill, Ponchosar , Munshiganj
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200,000(from existing business) 77% Required Investment BDT 60,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Self
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Voiel ,Leags, digital cloth,lilen, astor, etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing five employee.▪He is doing his business in own place.▪Collects goods from Islampur.▪Agreed grace period is 3 months.

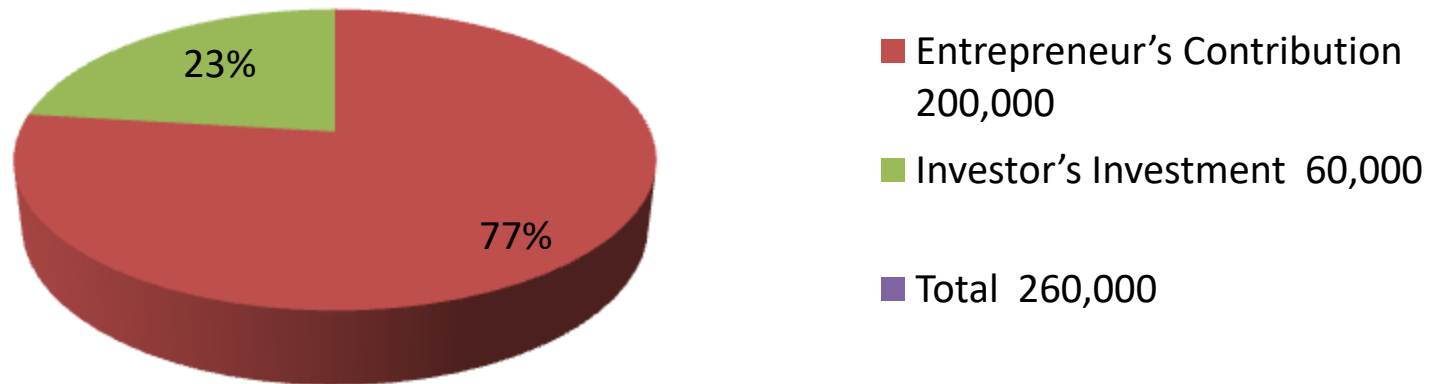
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Garments item	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Transport		500	6,000
Electricity Bill		1,500	18,000
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		15,000	180,000
Entertainment		500	6,000
Genaretor		1,000	12,000
Total fixed Cost (D)		23,800	285,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ac Net (500*70)	35,000	35,000	70,000
Voyel (350*36)	12,600	-	12,600
Digital cloth (500*110)	55,000	9,900	64,900
Chaina net (300*180)	54,000	15,000	69,000
Lilen (200*100)	20,000		20,000
Pipi Cloth (400*40)	16,000		16,000
Other	7,400	100	7,400
Total	200,000	60,000	260,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	3,000	90,000	10,80,000	11,34,000	11,90,700
Total Sales (A)	3,000	90,000	10,80,000	11,34,000	11,90,700
Less. Variable Expense					
Garments item	1,800	54,000	648,000	680,400	714,420
Total variable Expense (B)	1,800	84,000	648,000	680,400	714,420
Contribution Margin (CM)					
[C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Transport		500	6,000	6,000	6,000
Electricity Bill		1,500	18,000	18,000	18,000
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		15,000	180,000	180,000	180,000
Entertainment		500	6,000	6,000	6,000
Genaretor		1,000	12,000	12,000	12,000
Non Cash Item					
Depreciation					
Total Fixed Cost		23,800	285,600	285,700	285,800
Net Profit (E) [C-D]		12,200	146,400	167,900	190,480

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	60,000		
1.2	Net Profit	146,400	167,900	190,480
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		122,400	266,300
	Total Cash Inflow	206,400	290,300	456,780
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	122,400	266,300	432,780

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 3 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

