

Proposed NU Business Name: M/S SHOPNO GARMENTS



Project identification and prepared by: Md. Saidullah,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD ALI
Age	:	12-05-1987(30 Years)
Education, till to date	:	Class: Nine
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	08 Brothers
Address	:	Vill: Bania Dighi, P.O: Chowmohuni, P.S: Dupchachia, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAFUJA BIBI
(iii) Father's name	:	ABDUL GOFUR
(iv) GB member's info	:	Branch: Gobindapur Dupchachia, Centre # 19(Female), Member ID: 2153, Group No: 03 Member since: 02-05-1996 to 2005 (08Years) First loan: BDT : 15000/-
Further Information:		Existing Loan: BDT 80,000/- Outstanding loan: NIL
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749-822977
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAFUJA BIBI joined Grameen Bank since 22 years ago. At first she took 15000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHOPNO GARMENTS
Location	:	Dupchachia Chiarman Market, Bogra
Total Investment in BDT	:	BDT 13,50,000/-
Financing	:	Self BDT 11,50,000/-(from existing business) 85% Required Investment BDT 200,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 12 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth item etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 3 employee will be appointed▪The shop is rented.▪Collects goods from Bogra,Dhaka▪Agreed grace period is 3 months.s

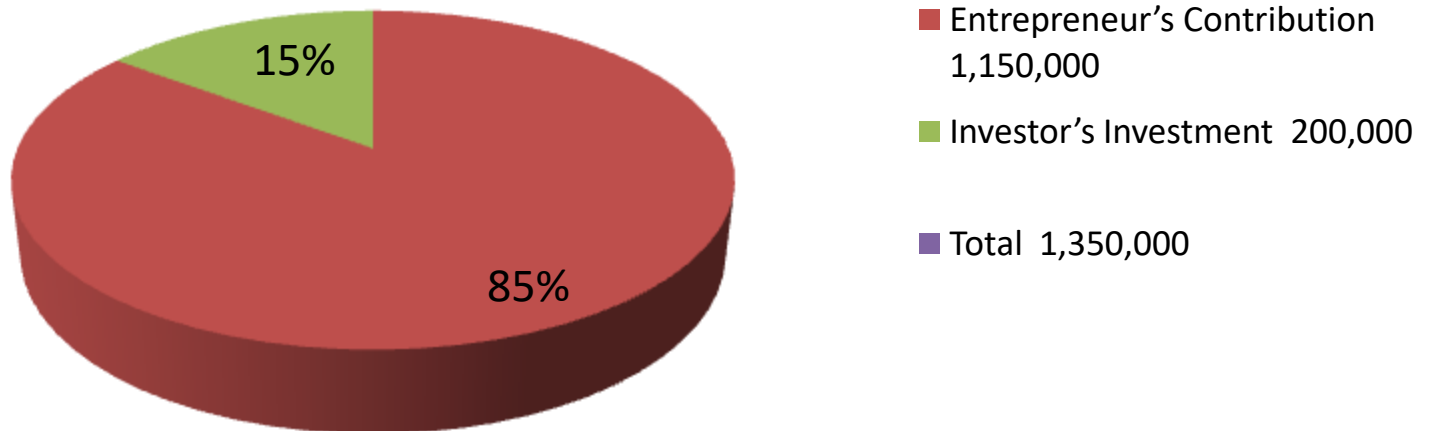
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloth item	11,000	330000	3960000
Total Sales (A)	11,000	330000	3960000
Less Variable Expense			
Cloth item	9900	297000	3564000
Total variable Expense (B)	9,900	297000	3564000
Contribution Margin (CM) [C=(A-B)]	1,100	33000	396000
Less Variable Expense			
Rent		6,500	78000
Electricity bill		800	9600
Transportation		3000	36000
Salary (self)		5000	60000
Guard		100	1200
Salary(Staff)		8,000	96000
Entertainment		1000	12000
Genarator		200	2400
Mobile bill		300	3600
Total fixed cost (D)		24,900	298800
Net Profit (E)= [C-D]		8,100	97200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant & Shirt	400	500	200000	100	500	50000	250000
Three-Pice	300	500	150000	0	0	0	150000
Frog Varaity	500	400	200000	125	400	50000	250000
Baby-Set	1000	200	200000	250	200	50000	250000
Soweter & Jaket	300	500	150000	100	500	50000	200000
T-Shirt Item	200	250	50000	0	0	0	50000
Security	1	150,000	150000	0	0	0	150000
Others	300	167	50000	0	0	0	50100
Total	2601		1,150,000	475	0	200,000	1350000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Cloth item	14,000	420000	5040000	5292000	5556600
Total Sales (A)	14,000	420000	5040000	5292000	5556600
Less Variable Expense				0	0
Cloth item	12600	378000	4536000	4762800	5000940
Total variable Expense (B)	12,600	378000	4536000	4762800	5000940
Contribution Margin (CM) [C=(A-B)	1,400	42000	504000	529200	555660
Less Variable Expense				0	0
Rent		6,500	78000	81900	85995
Electricity bill		800	9600	10080	10584
Transportation		3000	36000	37800	39690
Salary (self)		5000	60000	63000	66150
Salary(Staff)		9000	108000	113400	119070
Guard		100	1200	1260	1323
Entertainment		1500	18000	18900	19845
Genarator		200	2400	2520	2646
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		26,600	319200	335160	351918
Net Profit (E)= [C-D]		15,400	184800	194040	203742
Investment Payback			20,000	20,000	20,000

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

SR#	<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	200,000		
1.2	Net Profit	184800	194040	203742
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		104,800	218,840
	Total Cash Inflow	384,800	298,840	422,582
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80000	80,000
3	Net Cash Surplus	104,800	218840	342582

SWOT ANALYSIS

STRENGTH

Employment: Self: 01,Family:02, Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dupchachia Chiarman
Market, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

হুন্দের শপিং

অপ্র

পার্মেন্ট এক গী-পিজ কালোশন

স্বপোর্ট কোয়ালিটির শার্ট ও

সিং অফিস পোজ অসম্পূর্ণ অফিস











FAMILY PICTURE

