

Proposed NU Business Name: **SHANU GARMENTS**



Project identification and prepared by: Golam Rasul,
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Project verified by: Arefin Sumsul



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHANU SHEKH
Age	:	02-04-1992 (26 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 02 Sister
Address	:	Vill: Shipahipara P.O: Rampal 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	:	SALMA BEGUM
(iii) Father's name	:	MANNAF SHEKH
(iv) GB member's info	:	Branch: Rampal Centre # 16 (Female), Member ID: 1912/2, Group No: 03 Member since: 01-02-1998 (12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 80,000/- Outstanding loan: BDT 40,000/-
(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	:	Ten 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.	:	01686-799173
Wife's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHANU GARMENTS
Location	:	Shipahipara, Rampal, Munshiganj
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 500,000(from existing business) 71% Required Investment BDT 200,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 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 Ten employee. ▪He is doing his business in own place. ▪Collects goods from Islampur. ▪Agreed grace period is 3 months.

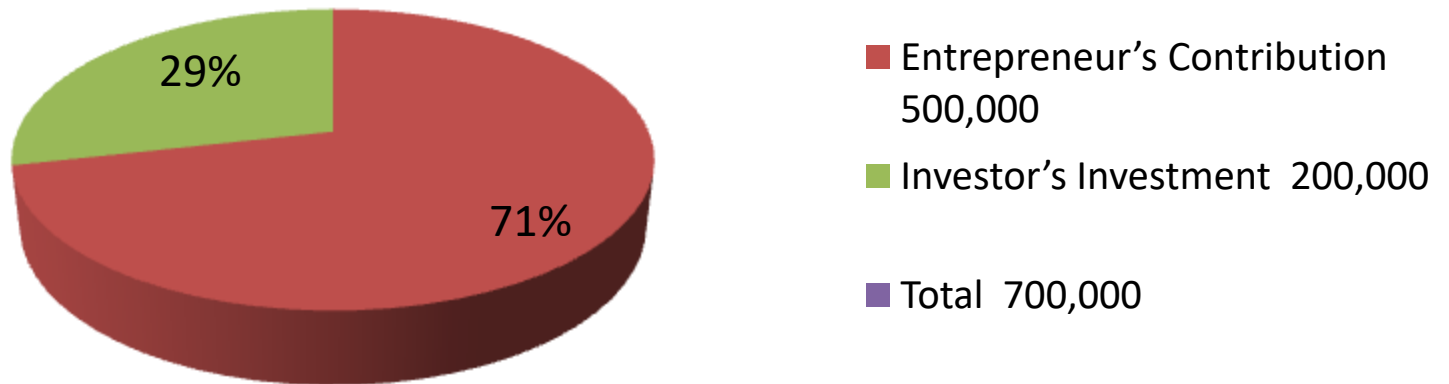
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	4,000	120,000	14,40,000
Total Sales (A)	4,000	120,000	14,40,000
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)]	1,600	48,000	576,000
Less. Fixed Expense			
Transport		2,000	24,000
Electricity Bill		2,400	28,800
Mobile Bill		3,00	3,600
Salary (self)		5,000	60,000
Salary (Staff)		30,000	360,000
Entertainment		300	3,600
Genaretor			
Total fixed Cost (D)		40,000	480,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ac Net (1500*70)	105,000	49,000	154,000
Voyel (1000*36)	36,000	-	36,000
Digital cloth (1000*110)	110,000	55,000	165,000
Chaina net (500*200)	100,000	60,000	160,000
Lilen (1000*100)	100,000	30,000	130,000
Pipi Cloth (750*40)	30,000		30,000
Other	19,000	6,000	25,000
Total	500,000	200,000	700,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	4,500	135,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	135,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Garments item	2,700	81,000	972,000	10,20,600	10,71,630
Total variable Expense (B)	2,700	81,000	972,000	10,20,600	10,71,630
Contribution Margin (CM)					
[C=(A-B)	1,800	54,000	648,000	680,400	714,420
Less. Fixed Expense					
Transport		2,000	24,000	24,000	24,000
Electricity Bill		2,400	28,800	28,800	28,800
Mobile Bill		3,00	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		30,000	360,000	360,000	360,000
Entertainment		300	3,600	3,700	3,800
Non Cash Item					
Depreciation					
Total Fixed Cost		40,000	280,000	280,200	280,400
Net Profit (E) [C-D)		14,000	368,000	400,200	434,020
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	368,000	400,200	434,020
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		288,000	608,200
	Total Cash Inflow	568,000	688,200	10,42,220
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	80,000	80,000
3	Net Cash Surplus	288,000	608,200	962,220

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:10
Experience & Skill : 11 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

