

Proposed NU Business Name: SMART COLLECTION



Nagarpur Unit Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique

Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KHANDAKAR MOKLESUR RAHAMAN
Age	:	01-6-1992 (25 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	1Dauther Son
No. of siblings:	:	1Brothers 3 Sisters
Address	:	Vill: NONGNABARI ,PO: NAGARPAR ,P.S: Nagarpur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST:LAILIE BEGUM
(iii) Father's name	:	MD: KHANDOKAR SOKER MIA
(iv) GB member's info	:	Branch: NAGARPAR Centre # 54/M (Female), Member ID: 4173Group No:06 Member since: 01-04-2000(8Years) First loan: BDT = 5000 Last Loan =15000
Further Information:	:	Outstanding loan:= NIL
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	8 years of business experience.
Own Business and Training Info	:	08 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.	:	01757803109
Family's Contact No.	:	01789877381
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST :LAILI BEGUM joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

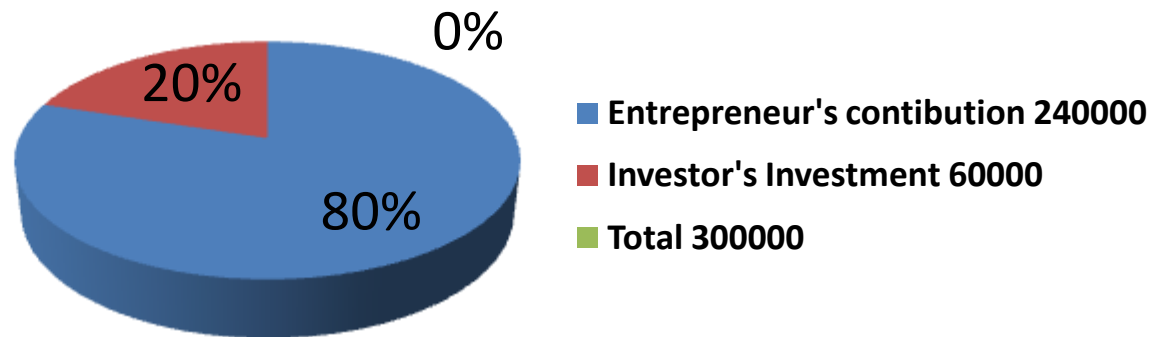
Business Name	:	SMART COLLECTION
Location	:	COLLAGE ROARD , NAGARPAR MAIN, MARKET NAGARPAR, TANGAIL
Total Investment in BDT	:	BDT300 ,000/-
Financing	:	Self BDT 240,000/- (from existing business) 80 % Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10ft= 100square ft
Security of the shop	:	BDT100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;gincs pant , gavading pant shart gangi jaket , etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented .▪Collects goods from .DHAKA▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
GARMENTS ITAM	3,500	105,000	1,260,000
Servicing	0	0	0
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
GARMENTS ITAM	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		1,250	15,000
Electricity Bill		250	3,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		100	1,200
Generator Bill		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		7,700	92,400
Net Profit (E) [C-D]		13,300	159,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
pant	50	600	30000	pant janch	40	500	20,000	50,000
gavadingpant	40	500	20000	ganading	40	500	20,000	40,000
Shirt	100	500	50000	Shirt	40	50	2,000	52,000
gangi	100	300	30000				0	30,000
jakaet	20	500	10000				0	10,000
			0				0	0
			0				0	0
Others				Others			0	0
Security of Shop			100000					100,000
Machinaries								0
Total			240,000				60,000	300,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Garments item	4,500	135,000	1,620,000	1,701,000	1,786,050
Servicing	0	0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Motor Cycle Parts	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)		108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		1,250	15,000	15,000	15,000
Electricity Bill		275	3,300	3,465	3,638
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		110	1,320	1,386	1,455
Generator Bill		105	1,260	1,323	1,389
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,825	93,900	94,845	95,837
Net Profit (E) [C-D]		19,175	230,100	245,355	261,373
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Cash Inflow			
1.2	Investment Infusion by Investor	60000		
1.3	Net Profit	230100	245355	261373
1.4	Depreciation (Non cash item)		206,100	427,455
	Opening Balance of Cash Surplus	290,100	451,455	688,828
2	Total Cash Inflow			
2.1	Cash Outflow	60,000		
2.2	Purchase of Product			
2.3	Payment of GB Loan	24,000	24,000	24,000
	Investment Pay Back (Including Ownership Tr. Fee)	84,000	24,000	24,000
3	Total Cash Outflow	206,100	427,455	664,828

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

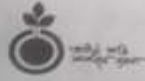
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তুত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: স্মার্ট গ্রামিকমান

ইউনিটের নাম: নাগবন্দুর

উদ্যোক্তার সর্বাঙ্গিক জীবন বৃত্তান্ত:

নাম: প্রদেবর হোসেন

বয়স: ২২ বছর

জন্ম তারিখ: ০২/০৬/১৯৯২

শিক্ষাপত যোগ্যতা: ৩ম ডিগ্রি

বৈবাহিক অবস্থা: বিবাহিত

ফেলে-মেয়ের সংখ্যা: ২ জন

ভাই/সোনের সংখ্যা: ৩ জন

প্রকল্প প্রজ্ঞাপ গ্রহণের তারিখ: ২৬/০২/১৮

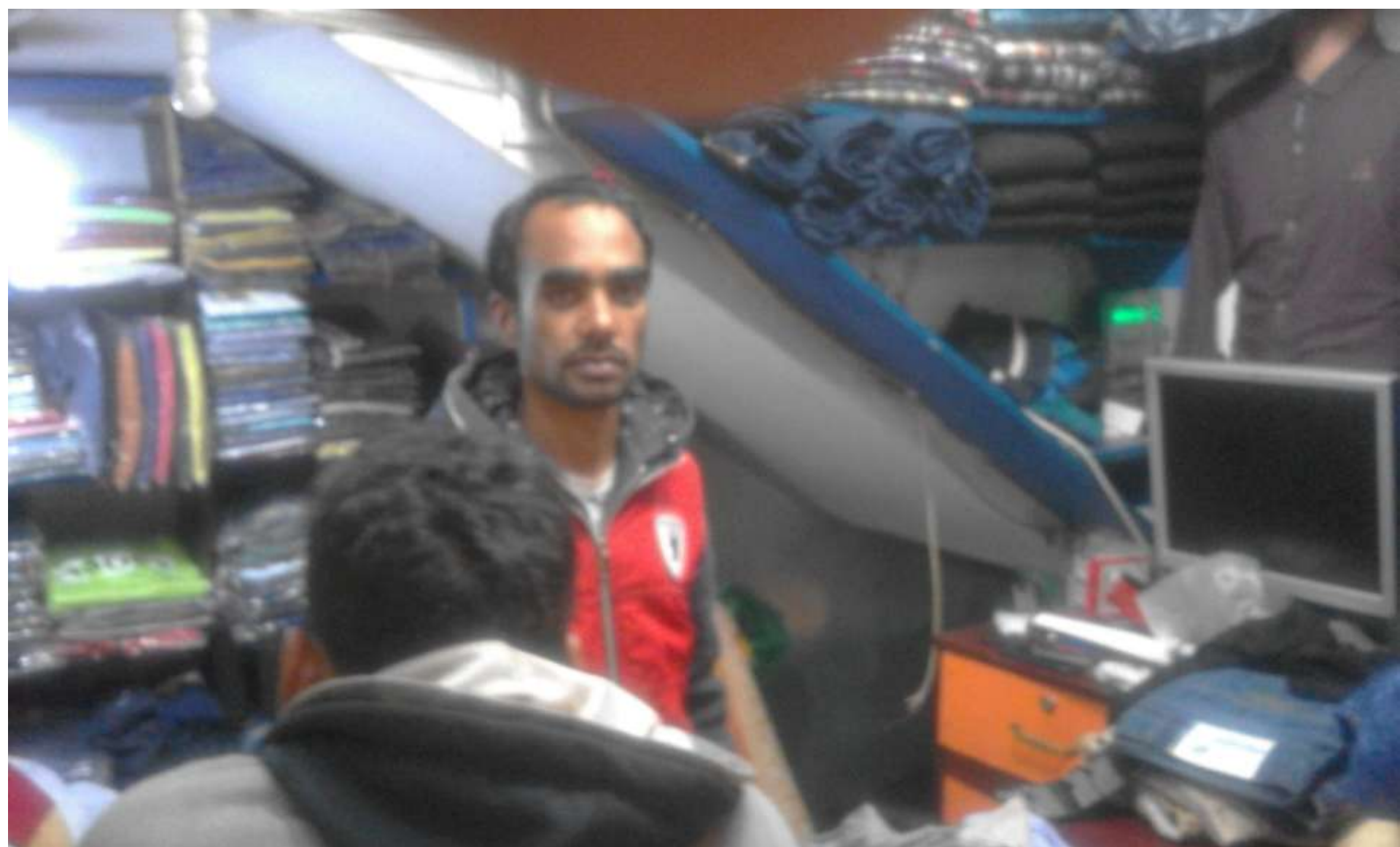


জাতীয় পরিচয়পত্র নম্বর: ১৯৭২৭৩১৭৬৭৩০০০০১৫

















FAMILY PICTURE

