

Proposed NU Business Name: **JUNAYED GARMENTS**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHANGIR ALOM
Age	:	03-02-1983(35Years)
Education, till to date	:	Class v
Marital status	:	Married
Children	:	01 son 01 daughter
No. of siblings:	:	03 Brothers 03 sister
Address	:	Vill: Tazpur P.O Tazpur P.S: Sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHANARA
(iii) Father's name	:	ABUL HOSSEN KHANDAKAR
(iv) GB member's info	:	Branch: Srardikhan,Centre# 05 (Female), Member ID: 2027, Group No: 03 Member since:02-01-2001-2017(06Years) First loan: BDT 5,000/- Existing loan :20,000/- Outstanding loan:Nil
Further Information:		
(v) Who pays GB loan installment	:	No
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Germents
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01947-784877
Family's Contact No.	:	01922-552088
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM joined Grameen Bank since 06 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	:	JUNAYED GARMENTS
Location	:	Samobya market,sirajdikhan,Munshigonj.
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 220,000/- (from existing business)73% Required Investment BDT 80,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000/-
Size of shop	:	26 ft x 12 ft= 312 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; shart,pant,three pice etc. ▪Average 25% gain on sales. ▪The business is operating by entrepreneur. ▪The sop is rented. ▪Collects goods from sirajdikhan. ▪Agreed grace period is 3 months.

Existing Business (BDT)

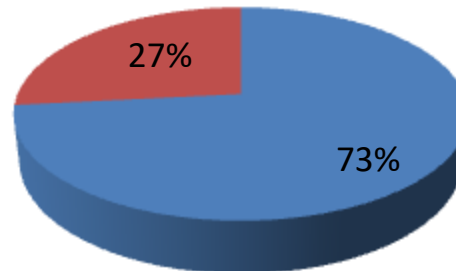
Particular	Daily	Monthly	Yearly
Revenue (sales)			
shart,pant,three pice etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
shart,pant,three pice etc.	2,250	67,500	810,000
Total variable Expense (B)	2,250	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		1,400	16,800
Electricity Bill		300	3,600
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		8000	96,000
Entertainment		0	0
Gird		300	3,600
Generator		300	3,600
Mobile bill		200	2,400
Total fixed Cost (D)		16,000	192,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
shirt	200	400	80000		100	400	40,000	120,000
three pic	100	300	30000		50	300	15,000	45,000
pant	200	400	80000		50	400	20,000	100,000
t-shirt	150	100	15000		0	5000	5,000	20,000
panjabi	50	300	15000		0	0	0	15,000
Total			220000			0	80,000	300,000

Source of finance

■ Entrepreneur investment 220,000
 ■ Investore investment 80,000
 ■ Total investment 300,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
shart,pant,three pice etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
shart,pant,three pice etc.	2,625	78,750	945,000	992,250	1,041,863
Total variable Expense (B)	2,625	78,750	945,000	992,250	1,041,863
Contribution Margin (CM) [C=(A-B)	875	26,250	315,000	330,750	347,288
Less. Fixed Expense					
Rent		1,400	16,800	16,800	16,800
Electricity Bill		300	3,600	3,780	3,969
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		8,000	96,000	96,000	96,000
Gird		300	3,600	3,600	3,600
Generator		300	3,600	3,780	3,969
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		16,000	192,000	192,780	193,599
Net Profit (E) [C-D)		10,250	123,000	137,970	153,689
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	123,000	137,970	153,689
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		91,000	196,970
	Total Cash Inflow	203,000	228,970	350,659
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	91,000	196,970	318,659

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :04
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









