

YOUNG FOUR ENTERPRISE



Project identification by: Abul Khayer, Dhigor Unit

Project prepared by: Md. Rafiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SOHEL RANA
Age	:	20-03-1982 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother
Present Address		Vill: Dhopajani P.O: Zahidgonj P.S: Ghatail 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	:	AMENA BEGUM
(iii) Father's name	:	MD KHALILUR RAHMAN
(iv) GB member's info	:	Branch: Brahmmonshason Ghatail Centre # 16 (Female), Member ID: 3525, Group No: 06 Member since: 20-03-1985 (30 Years) First loan: 2,000 taka.
Further Information:		Existing loan: 70,000 Taka Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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 worked in a garments named “Young One” for ten years and gathered experience.
Other Own/Family Sources of Income	:	Mother’s Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-925701, 01687-117681
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Amena begum is a member of Grameen Bank since 30 years. At first she took 2,000 taka loan from Grameen Bank. Amena begum gradually took loan from GB. Utilize loan in Agriculture. She purchase a land and made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	YOUNG FOUR ENTERPRISE
Location	:	At entrepreneur own house, Dhopajani, Ghatail, Tangail
Total Investment in BDT	:	BDT 6,50,000
Financing	:	Self BDT 3,50,000 (from existing business) 54% Required Investment BDT 3,00,000 (as equity) 46%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	12,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The entrepreneur made Jacket, sweater, trouser etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing five employee.▪After getting equity fund two employee will be appointed.▪Collects cloths and goods from Dhaka and Chittagong.▪Agreed grace period is 4 months.

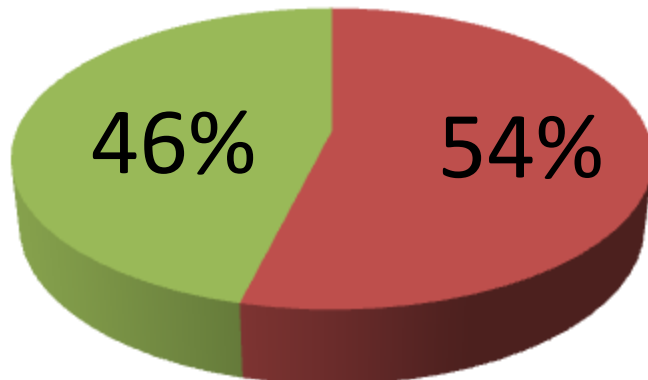
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Jacket, sweater, trouser etc	300,000	3,600,000
Total Sales (A)	300,000	3,600,000
Less. Variable Expense		
Cloth	240,000	2,880,000
Total variable Expense (B)	240,000	2,880,000
Contribution Margin (CM) [C=(A-B)]	60,000	720,000
Less. Fixed Expense		
Electricity Bill	2,000	24,000
Generator Bill	500	6,000
Mobile Bill	1,500	18,000
Transportation	5,000	60,000
Salary (self)	8,000	96,000
Salary (staff)	27,000	324,000
Entertainment	1,000	12,000
Total fixed Cost (D)	45,000	540,000
Net Profit (E) [C-D]	15,000	180,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Jacket, Sweater, trouser, Cloth	1,50,000	-	1,50,000
Fabrics	-	2,00,000	2,00,000
Accessories	-	1,00,000	1,00,000
Machine (12)	2,00,000	-	2,00,000
Total	3,50,000	3,00,000	6,50,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 300,000
- Total 650,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Jacket, sweater, trouser etc	500,000	6,000,000	6,300,000	6,615,000
Total Sales (A)	500,000	6,000,000	6,300,000	6,615,000
Less. Variable Expense				
Cloth	400,000	4,800,000	5,040,000	5,292,000
Total variable Expense (B)	400,000	4,800,000	5,040,000	5,292,000
Contribution Margin (CM) [C=(A-B)]	100,000	1,200,000	1,260,000	1,323,000
Less. Fixed Expense				
Electricity Bill	3,000	36,000	36,000	36,000
Generator Bill	1,000	12,000	14,000	16,000
Mobile bill & SMS Monitoring	2,000	24,000	25,000	26,000
Transportation	8,500	102,000	105,000	110,000
Salary (self)	12,000	144,000	144,000	144,000
Salary (staff)	37,000	444,000	444,000	444,000
Entertainment	1,000	12,000	13,000	14,000
Non Cash Item				
Depreciation	3,333	40,000	40,000	40,000
Total Fixed Cost	67,833	814,000	821,000	830,000
Net Profit (E) [C-D]	32,167	386,000	439,000	493,000
Investment Payback		120,000	120,000	120,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	386,000	439,000	493,000
1.3	Depreciation (Non cash item)	40,000	40,000	40,000
1.4	Opening Balance of Cash Surplus		306,000	665,000
	Total Cash Inflow	726,000	785,000	1,198,000
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	306,000	665,000	1,078,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 5
Experience & Skill : 10 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
Local competitors;

Pictures



















FAMILY PICTURE

