# **SADIA COLLECTION**



Project identification and prepared by: Md Asif, Ashulia Unit, Dhaka Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD AZAM DEWAN		
Age	:	01-01-1985 (30 Years)		
Education, till to date	:	SSC		
Marital status	:	Married		
Children	:	1 Son		
No. of siblings:	:	1 Brother and 1 Sister		
Address	:	Vill: Mondolpara P.O: Rajason P.S: Savar Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father  JORINA BEGUM  MD NURUL ISLAM DEWAN  Branch: Birulia Ashulia, Centre # 75 (Female),  Member ID: 9211, Group No: 15  Member since 31-05-2002 (13 Years)  First loan: 5,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 24,950 Outstanding loan: BDT 17,250 Father No No 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	:	Eight years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Father's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-499280
Father Contact No.	:	01716-986779
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jorina Begum is a member of Grameen Bank since 13 years. At first she took 5,000 taka loan from Grameen Bank. Jorina Begum gradually took loan from GB. Utilize loan in land business and home development.

Proposed Nobin Udyokta Business Info				
Business Name	:	SADIA COLLECTION		
Location	:	City Centre, Savar, Dhaka		
Total Investment in BDT	:	BDT 6,50,000		
Financing	:	Self BDT 4,00,000 (from existing business) 62% Required Investment BDT 2,50,000 (as equity) 38%		
Present salary/drawings from business (estimates)	:	6,000 Taka		
Proposed Salary	:	8,000 Taka		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing cloths like; Pant, Shirt, T-Shirt, Kids Cloth, Lasdies cloth, Panjabi, etc.</li> <li>Average 25% gain on sales.</li> <li>The business is operating by entrepreneur. Existing two employee.</li> <li>After getting equity fund two employee will be appointed</li> <li>Collects goods from India and Polwell Market.</li> <li>The shop is rented.</li> <li>Agreed grace period is 4 months.</li> </ul>		

<b>Existing Busi</b>	ness (I	3DT)
	Daily	

Particular	Daily	Monthly	Yearly
Revenue (sales)			-
Pant, Shirt, T-Shirt, Kids Cloth, Lasdies cloth,			
Panjabi, etc	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less. Variable Expense			
Pant, Shirt, T-Shirt, Kids Cloth, Lasdies cloth,			
Panjabi, etc	6,000	180,000	2,160,000
Total variable Expense (B)	6,000	180,000	2,160,000
Contribution Margin (CM) [C=(A-B)	2,000	60,000	720,000
Less. Fixed Expense			
Rent		18,000	216,000
Electricity Bill		2,000	24,000
Mobile Bill		500	6,000
Transportation		3,000	36,000
Salary (self)		6,000	72,000
Salary (staff)		14,000	168,000
Entertainment		500	6,000
Service Charge		7,000	84,000
Total fixed Cost (D)		51,000	612,000

9,000

108,000

Net Profit (E) [C-D)

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Pant (50,000), Shirt (50,000), T-Shirt (20,000), Kids Cloths (50,000), Ladies cloth (50,000), Panjabi (50,000), Others (20,000)	2,90,000	-	2,90,000			
Pant (50,000), Shirt (50,000), T-Shirt (20,000), Kids Cloths (50,000), Ladies cloth (30,000), Panjabi (50,000)	-	2,50,000	2,50,000			
Furniture	10,000	-	10,000			
Security	1,00,000	-	1,00,000			

### **Source of Finance**

**Total** 



4,00,000

2,50,000

6,50,000

**Financial Projection (BDT)** 

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)	Daily	lvioneny	13t Icai	Ziid iedi	Jiu year
Pant, Shirt, T-Shirt, Kids Cloth, Lasdies					
cloth, Panjabi, etc	12,000	360,000	4,320,000	4,536,000	4,762,800
Total Sales (A)	12,000	360,000	4,320,000	4,536,000	4,762,800
Less. Variable Expense	12,000	300,000	4,320,000	4,330,000	4,702,000
Pant, Shirt, T-Shirt, Kids Cloth, Lasdies					
cloth, Panjabi, etc	9,000	270,000	3,240,000	3,402,000	3,572,100
Total variable Expense (B)	9,000	270,000	3,240,000	3,402,000	3,572,100
Contribution Margin (CM) [C=(A-B)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Fixed Expense	3,000	30,000	1,000,000	1,134,000	1,130,700
Rent		18,000	216,000	216,000	216,000
Electricity Bill		2,000	24,000	25,000	26,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Transportation		5,000	60,000	65,000	70,000
Salary (self)		9,000	1,08,000	1,08,000	1,08,000
Salary (staff)		29,000	3,48,000	3,48,000	3,48,000
Entertainment		800	9,600	10,000	11,000
Service Charge		7,000	84,000	84,000	84,000
Non Cash Item		7,000	2 .,000	2 .,000	3 .,655
Depreciation		83	1,000	1,000	1,000
Total Fixed Cost		71,633	859,600	866,500	874,000
Net Profit (E) [C-D)		18,367	220,400	267,500	316,700
Investment Payback			100,000	100,000	100,000

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	220,400	267,500	316,700
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		121,400	289,900
	Total Cash Inflow	471,400	389,900	607,600
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	121.400	289.900	507.600

## **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 08 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

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

## THREATS

Theft

Fire

Political unrest

Local competitors;

# Pictures





























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\*\*\* शराम शक्ष (प्राणिक) \*\*\*

মোচ কালম দেওবাৰ, দিবতা- মোচ বুকল ইম্পাম দেওবাৰ, মাচ বাজান্য দেওবাৰ বাটী, মাজৰ, সভা, क्षांबीयका- बाल्यादमसी, क्ष्मी, इंग्रलाम, दणसा- बासमा ।

\*\*\* (বিটার পাঞ্চ (কায়াটিয়া) \*\*\*

প্রম কক্সামর মহাস আল্লাম রামালার নাম পালে করিয়া অর সোলান ভারতে চুক্তির নামা পনিচেত্র দৰ্শনা আৰম্ভ কৰিকেছি। দাহতে আমি প্ৰথম প্ৰথ (মালিক) আমাৰ বৰ্ণিক "মাহাৰ স্থিতী দেইতে মাচাটী" STRING WHISTO DE BUT CHICAN AND OND ONE, CHICAN WE HAVE CHOSEN BANK! BUT WHICH আপুনি বিভার পাক (কামুটেয়া) উহা কারা নিজে তাম মহালে আমতা ইবাং পাক নিমু বানত পতে আহ নোতান भर कारूब प्रक्रिया नामा कि कि कि मार पाना अवस्था कर के कि मार्ट प्रतिमा यह राजिस पर्या छ। Several to Several a

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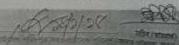
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# **FAMILY PICTURE**

