

Shanto Garments & Verities Store



NU Identified and PP Prepared
Ottom Kumar Sarker (Ramgonj Unit)
Project Verified by
Md. Nazrul Islam

Presented by
Md. Helal Uddin

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Halal Uddin
Age	:	05-03-1982 (33 years)
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	06 brothers, 01 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Dolufernesha
(iii) Father's name	:	Late. Abdul Malek
(iv) GB member's info	:	Branch: Suchipara -Sharasti, Centre: 45/M Group-02, Loanee no-2082/2 Member since: 20-07-1996 First loan: Tk.4,000 Existing loan: Tk. N/A , Outstanding: Tk. N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Garment Business & Flexi Load
Trade License	:	15
Business Experiences	:	03 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01713606389
NU Project Source/Reference	:	GT -Ramgonj Unit ,Laxmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1996 (09 years). At first she took a loan of 4,000 taka from Grameen Bank. NU and his brothers used GB loan for different income generating activities. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shanto Garments & Varieties Store
Address/ Location	:	Kasranga Shahrasti, Chanpur.
Total Investment in BDT	:	3,00,000
Financing	:	Self BDT 2,00,000 (from existing business) - 67% Required Investment BDT 1,00,000 (as equity)-33%
Present salary/drawings from business (estimated)	:	7000 Taka
Proposed Salary	:	7000 Taka
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin	:	15%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items</u>			
Various types of Unstitch Three piece , frok =65000	200000		
Baby Wear ,Readymade Embroidery Three Piece, Orna, =40000			
Gents pant three quarter pant etc =40000			
Shop advance = 15000			
Furniture& Decoration = 20000			
Flexiload, Airtel, GP, B.link, Robi and Bkash =20000			
<u>Proposed Items:</u>			
Various Types of Shari, Unstitch = 10000		100000	
Printed Cloth, Voel Cloth, Chinese Cloth =40000			
Printed three Piece & others =20000			
Baby Wear =20000			
Flexiload, Airtel, GP, B.link, Robi and Bkash =10000			
Total Capital	200000	100000	300000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Income(A): from Various Kinds of Cloths	80000	960000
<i>Less: Cost of sales (B)</i>	68000	816000
<i>Profit</i>	12000	144000
<i>Income from Flexi load Grameen, B.Link. Airtel, Robi, BKash</i>	6000	72000
Gross Profit (C) [C=(A-B)]	18000	216000
<i>Less: Operating Costs</i>		
Solar Panel bill	1900	22800
Shop Rent	600	7200
Mobile bill	300	3600
Present salary/Drawings- self	7000	84000
Others (entertainment, tax & others fee)	600	7200
Non Cash Item:		
Depreciation Expenses(10%)	167	2004
<i>Total Operating Cost (D)</i>	10567	126804
Net Profit (C-D):	7433	89196

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales (A)	100000	1200000	120000	1440000	120000	1440000
<i>Less: cost of sales (B)</i>	85000	1020000	102000	1224000	102000	1224000
Profit (C) [C=(A-B)]	15000	180000	18000	216000	18000	216000
Income from Flexi load and Bkash (D)	7500	90000	7500	90000	7500	90000
Gross Profit E=(C+D)	22500	270000	25500	306000	25500	306000
<i>Less: Operating Costs</i>						
Solar Panel bill	300	3600	300	3600	300	3600
Shop Rent	1000	12000	1000	12000	1000	12000
Mobile Bill (SMS & Reporting inclusive)	600	7200	600	7200	600	7200
Proposed Salary- Self	7000	84000	7000	84000	7000	84000
Others (entertainment, tax & others fee)	600	7200	600	7200	600	7200
Non Cash Item:						
Depreciation Expenses	167	2004	167	2004	167	2004
<i>Total Operating Cost (F)</i>	<i>9667</i>	<i>116004</i>	<i>9667</i>	<i>116004</i>	<i>9667</i>	<i>116004</i>
(Net Profit E-F) :	12833	153996	15833	189996	15833	189996
Payback to GT		40000		40000		40000
Retained Income:		113996		149996		149996

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	153996	189996	189996
1.3	Depreciation (Non cash item)	2004	2004	2004
1.4	Opening Balance of Cash Surplus	-	116000	268000
	Total Cash Inflow	256000	308000	460000
2.0	Cash Outflow			
2.1	Purchase of Product	100,000		-
2.2	Payment of GB Loan	-		-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40000	40000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	116000	268000	420000

SWOT ANALYSIS

STRENGTH

- Skilled & 03 years experience
- Well known in local areas

WEAKNESS

- Credit sale
- Less stock

OPPORTUNITIES

- Center point for business holders
- Beside Road
- Located in front side of market

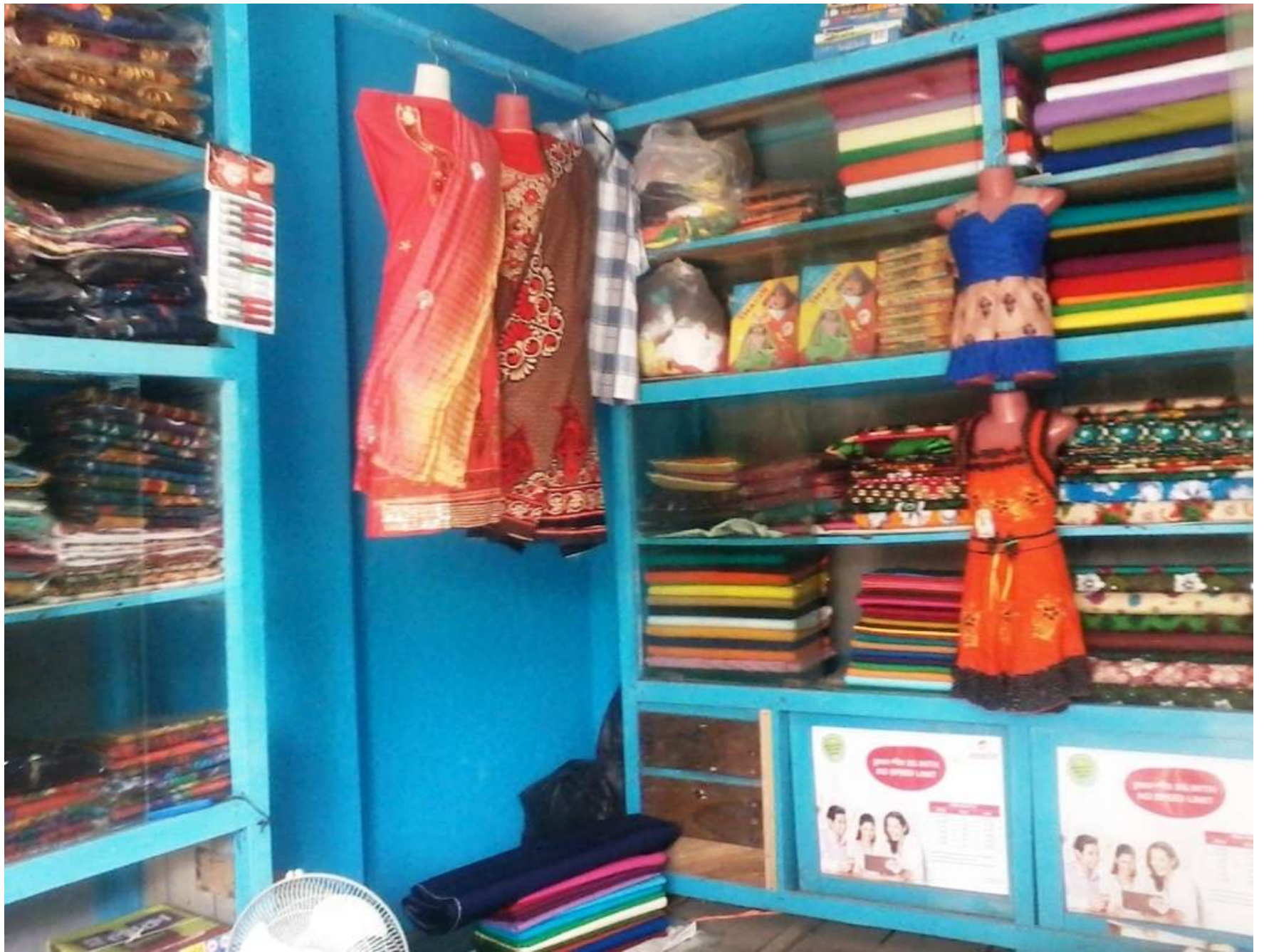
THREATS

- Fire
- Theft
- Other Competition













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For more information

Grameen Trust

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