Proposed NU Business Name: JAMUNA GARMENTS



Project identification and prepared by: Sirajul Islam, Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MASUD RANA		
Age	:	10-08-1992 (23 Years)		
Education, till to date	:	SSC		
Marital status	:	Single		
Children	:	Nil		
No. of siblings:	:	2 Brothers and 1 Sister		
Address	:	Vill: Rajabari P.O: Elenga P.S: Kalihati Dist: Tangail		
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 ROKEYA BEGUM SANOWER HOSSAIN Branch: Elenga Kalihati, Centre # 16 (Female), Member ID: 3488, Group No: 13 Member since: 16-06-2010 (05 Years) First loan: 2,000 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 50,000 Outstanding loan: BDT 30,200 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	:	Four years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture and Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-259047
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

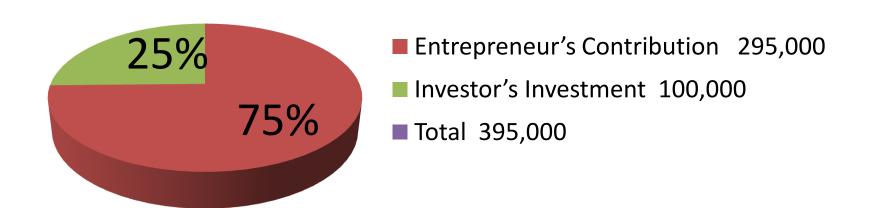
Rokeya Begum is a member of Grameen Bank since 05. years. At first she took 2,000 taka loan from Grameen Bank. Rokeya Begum gradually took loan from GB. Utilize loan cow rearing and agriculture. She made a tin shed house.

Proposed Nobin Udyokta Business Info				
Business Name	:	JAMUNA GARMENTS		
Location	:	Bolla road, Elenga bus stand, Kalihati, Tangail		
Total Investment in BDT	:	BDT 3,95,000		
Financing	:	Self BDT 2,95,000 (from existing business) 75%		
	<u> </u>	Required Investment BDT 1,00,000 (as equity) 25%		
Present salary/drawings from business (estimates)	:	6,000 Taka		
Proposed Salary	:	7,000 Taka		
Implementation	•	 The business is planned to be scaled up by investment in existing cloths like; Shirt, Pant, Panjabi, T-Shirt, Kids cloth etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. Collects goods from Keranigonj. Agreed grace period is 4 months. 		

2/110 1111 8 2 4101	Existing Dusiness (DD1)				
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Shirt, Pant, Panjabi, T-Shirt, Kids cloth etc	3,000	90,000	1,080,000		
Total Sales (A)	3,000	90,000	1,080,000		
Less. Variable Expense					
Shirt, Pant, Panjabi, T-Shirt, Kids cloth etc	2,400	72,000	864,000		
Total variable Expense (B)	2,400	72,000	864,000		
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000		
Less. Fixed Expense					
Rent		3,000	36,000		
Electricity Bill		250	3,000		
Generator Bill		200	2,400		
Mobile Bill		200	2,400		
Transportation		1,000	12,000		
Salary (self)		6,000	72,000		
Entertainment		200	2,400		
Others		50	600		
Total fixed Cost (D)		10,900	130,800		
Net Profit (E) [C-D)		7,100	85,200		

Investment Breakdown						
Particulars		Existing	Proposed	Proposed Total		
Shirt, Pant, Panjabi, T-Shirt, Kids cloth etc		95,000	-	95,000		
Full Pant 40 pcs x 450 Shirt 30 x 500 Punjabi 30pcs x 400 Kids Pant 40pcs x 300 China T- Shirt 50 pcs x 450 Trouser 40 pcs x 220 3 Quarter Pant 30 pcs x 250 Ladies Scart	= BDT 18,000 = BDT 15,000 = BDT 12,000 = BDT 12,000 = BDT 22,500 = BDT 8800 = BDT 7,500 = BDT 4,200	-	1,00,000	1,00,000		
Security		2,00,000	-	2,00,000		
Total		2,95,000	1,00,000	3,95,000		

Source of Finance



Financial Projection (BDT)							
	Daily	Monthly	1st Year				
Kids cloth							

Tillallolal Frojection (DD)			" (551)
Particular	Daily	Monthly	1st Year
Revenue (sales)			
Shirt, Pant, Panjabi, T-Shirt, Kids cloth			
etc	5,000	150,000	1,800,000

Total Sales (A)

letc

Rent

Less. Variable Expense

Total variable Expense (B)

Mobile bill & SMS Monitoring

Less. Fixed Expense

Electricity Bill

Generator Bill

Transportation

Salary (self)

Salary (staff)

Others

Entertainment

Total Fixed Cost

Investment Payback

Net Profit (E)

Shirt, Pant, Panjabi, T-Shirt, Kids cloth

Contribution Margin (CM) [C=(A-B)

3rd year

2nd Year

1,890,000

1,984,500 1,984,500

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3,500 2,800 3,200 5,400 5,400 20,000 84,000 36,000 4,000 1,000 151,700 190,600 226,300 206,300 40,000 40,000

120,000	1,440,000
30,000	360,000
3,000	36,000
250	3,000
200	2,400
450	5,400

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	100,000		
1.2	Net Profit	171,000	226,300	206,300
1.3	Depreciation (Non cash item)		-	-
	Opening Balance of Cash			
1.4	Surplus		131,000	317,300
	Total Cash Inflow	271,000	357,300	523,600
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	131,000	317,300	483,600

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 04 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

















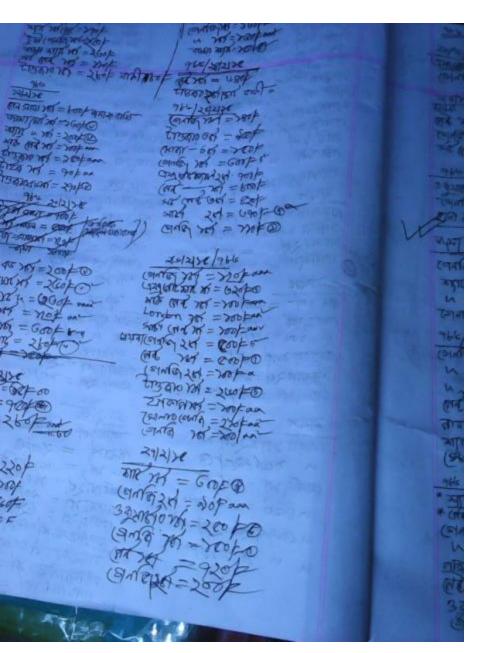














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এলেলা, টালাইল। স্থাপিত ঃ ১৯৯১ইং

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FAMILY PICTURE

