

Al- Mokka Sharee Gallery & Garments



NU Identified and PP Prepared by
Ottom Kumar Sarker (Ramgonj Unit)

Project Verified by
Md.Nazrul Islam

Presented by
Abdul Kaium

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Abdul Kaium
Age	:	09-07-1990 (25 years)
Marital status	:	Un-Married
Children	:	N/A
No. of siblings:	:	06 brother, 01 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Rahima Begum
(iii) Father's name	:	Ali Akbor
(iv) GB member's info	:	Branch: Vhatra-Ramgonj, Centre: 64/M Group-06, Loanee no- 7569 Member since: 20-11-2005 First loan: Tk.15,000
Further Information:		Existing loan: Tk. 25000 Outstanding: Tk. 17100
(v) Who pays GB loan installment	:	NU
(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 Five

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

Present Occupation	:	Cloth Shop & Garment Business
Trade License	:	97
Business Experiences	:	05 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01857086823
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 2005 (10 years). At first she took a loan of 15,000 taka from Grameen Bank. NU use GB Loan in his Business. NU expanded his existing business with GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	All Mokka Sharee Galary & Garments
Address/ Location	:	Feroa Bazar, Shahrasti, Chandpur.
Total Investment in BDT	:	3,00,000 Taka
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)	:	5000
Proposed Salary	:	5000
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 Shari ,Unstitch Three piece , frock	=45000	200000	
Baby Wear ,Readymade Embroidery Three Piece, Orna,	=55000		
Gents pant, three quarter pant etc	=45000		
Shop advance	=30000		
Furniture& Decoration	= 25000		
<u>Proposed Stock Items</u>			
Various Types of Shari, Unstitch kamiz	= 10000	100000	
printed Cloth, Vowel Cloth, Chinese Cloth,	=40000		
Printed three Piece & others	=20000		
Baby Wear	=10000		
Furniture& Decoration	=20000		
Total Capital	200000	100000	300000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income(A): from Various Kinds of Cloths	120000	1440000
<i>Less: Cost of sales (B)</i>	102000	1224000
Gross Profit (C) [C=(A-B)]	18000	216000
<i>Less: Operating Costs</i>		
Electricity bill	300	3600
Shop Rent	1000	12000
Night Guard bill	150	1800
Mobile bill	600	7200
Present salary/Drawings- self	5000	60000
Others (entertainment, tax, & others fee)	1000	12000
Non Cash Item:		
Depreciation Expenses	438	5256
<i>Total Operating Cost (D)</i>	8488	101856
Net Profit (C-D):	9512	114144

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3	(BDT)
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A) income	120000	1440000	150000	1800000	150000	1800000
<i>Less: cost of sales (B)</i>	102000	1224000	127500	1530000	127500	1530000
Gross Profit (C) [C=(A-B)]	18000	216000	22500	270000	22500	270000
<i>Less: Operating Costs</i>						
Electricity bill	300	3600	300	3600	300	3600
Shop Rent	1000	12000	1000	12000	1000	12000
Night Guard bill	150	1800	150	1800	150	1800
Mobile Bill (SMS & Reporting inclusive)	600	7200	600	7200	600	7200
Proposed Salary- Self	5000	60000	5000	60000	5000	60000
Others (entertainment, tax, & others fee)	1000	12000	1000	12000	1000	12000
Non Cash Item:						
Depreciation Expenses (20%)	292	3504	292	3504	292	3504
<i>Total Operating Cost (D)</i>	8342	100104	8342	100104	8342	100104
(Net Profit C-D) :	9658	115896	14158	169896	14158	169896
Payback to GT		40000		40000		40000
Retained Income:		75896		129896		129896

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	115896	169896	169896
1.3	Depreciation (Non cash item)	3504	3504	3504
1.4	Opening Balance of Cash Surplus		62300	195700
	Total Cash Inflow	219400	235700	369100
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	-	-
2.2	Payment of GB Loan	17100	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40000	40000
	Total Cash Outflow	157100	40000	40000
3.0	Net Cash Surplus	62300	195700	329100

SWOT ANALYSIS

STRENGTH

- Skilled & 05 years experience
- Well known in local areas

WEAKNESS

- Opponent in same areas
- Credit sale & less stock

OPPORTUNITIES

- Center point for business holders
- Beside Main Road
- Located In front of the market

THREATS

- Fire
- Theft
- Political unrest





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Presented at
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For more information

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