A Nobin Udyokta Project MADINA GALARY



NU Identified and PP Prepared by : Abdul Alim Unit in-charge, Matlab Unit, Chandpur

GRAMEEN TRUST

Presented by Md. Sharif Prodhan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Sharif Prodhan
Age	:	10/10/1985 (30 Years 5 months)
Marital status	:	Married
Children	:	0 Son, 0 Daughter
No. of siblings:	:	Four brothers and Three Sisters
<i>Parent's and GB related Info</i> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Mother Father Nasima Begum Md. Abdur Rob Prodhan Member since: 2002 Branch: Narayonpur, Centre no. 25/m Loanee : 2026/3 First Ioan: Tk.2,000 Existing Ioan: Tk.10,000 Outstanding:Tk.9,780
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	NU N/A N/A N/A N/A
Education, till to date	:	S.S.C



Present Occupation	:	Readymade cloth Business
Trade License Number	:	64
Business Experiences	:	10 years
Other Own/Family Sources of Income		Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01815599650
NU Project Source/Reference	:	GT Matlab Unit Office, Matlab,Chandpur.



NU's mother has been a member of Grameen Bank (GB) Since 2002. At first her mother took a loan amounting BDT 2,000 from GB. She Invested the money into her husband's business. They gradually improved their life standard by using GB loan.



Business Name	:	Madina Galary
Address/ Location	:	Narayonpur bazer, p.o: Narayonpur, Matlab (south), Chandpur.
Total Investment in BDT	:	650,000/-
Financing	:	Self BDT 450,000 (from existing business) - 69% Required Investment BDT 200,000 (as equity) - 31%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		BDT 8,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	12% 12%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)			
Failiculais	Daily	Monthly	Yearly	
Sales (A)	10,000	300,000	3,600,000	
Less: Cost of sale (B)	8,800	264,000	3,168,000	
Gross Profit 12% (A-B)= [C]	1,200	36,000	432,000	
Less: Operating Costs				
Electricity bill		1,000	12,000	
Generator Bill		800	9,600	
Night Guard Bill		200	2,400	
Rent		8,333	100,000	
Mobile Bill		300	3,600	
Salary from Business (Self)		8,000	96,000	
Employee Salary (1)		6,000	72,000	
Others (TL, etc.)		300	3,600	
Non Cash Item:				
Depreciation Expenses (92,000*15%)		1,150	13,800	
Total Operating Cost (D)		26,083	313,000	
Net Profit (C-D):		9,917	119,000	

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Fan: (04) Decoration: Furniture: Present Goods Items (*) :	4,000 58,000 30,000 358,000		450,000
Proposed Items (**) :		200,000	200,000
Total Capital	450,000	200,000	650,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown (Continued)



Present Stock item

Proposed Item

Product name	Amount
Shari	100,000
Three-piece	50,000
Shirt-piece	30,000
Pant-piece	30,000
Shirt	30,000
Pant	35,000
T-Shirt	10,000
Polo-Shirt	20,000
Lungi	20,000
Frock	15,000
Underwear and others	18,000
Total Present Stock	358,000

Product Name	Amount
Shari	50,000
Three-piece	30,000
Shirt-piece	20,000
Pant-piece	20,000
Shirt	20,000
Pant	20,000
T-Shirt	20,000
Polo-Shirt	20,000
Total Proposed Items	200,000



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
F al ticular S	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	12,000	360,000	4,320,000	13,000	390,000	4,680,000	14,000	420,000	5,040,000
Less: Cost of Sale (B)	10,560	316,800	3,801,600	11,440	343,200	4,118,400	12,320	369,600	4,435,200
Gross Profit (A-B)=(C)	1,440	43,200	518,400	1,560	46,800	561,600	1,680	50,400	604,800
Less operating cost :									
Electricity bill		1,000	12,000		1,100	13,200		1,200	14,400
Generator Bill		800	9,600		800	9,600		800	9,600
Mobile Bill		300	3,600		300	3,600		350	4,200
Night guard Bill		200	2,400		200	2,400		250	3,000
Salary- self		8,000	96,000		8,000	96,000		8,000	96,000
Salary-Employee (1)		6,000	72,000		6,500	78,000		7,000	84,000
Shop Rent		8,333	100,000		8,333	100,000		8,333	100,000
Others		300	3,600		350	4,200		350	4,200
Depreciation Expenses		1,150	13,800		1,150	13,800		1,150	13,800
Total Operating Cost (F)		26,083	313,000		26,733	320,800		27,433	329,200
Net Profit =(E-F)		17,117	205,400		20,067	240,800		22,967	275600
GT payback	80,000			80,000		80,000			
Retained Income:	125,400			160,800		195,600			

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	0	0
1.2	Net Profit	205,400	240,800	275,600
1.3	Depreciation (Non cash item)	13,800	13,800	13,800
1.4	Opening Balance of Cash Surplus	0	129,420	304,020
	Total Cash Inflow	419,200	384,020	593,420
2	Cash Outflow			
2.1	Purchase of Product	200,000	0	0
2.2	Investment Pay Back	80,000	80,000	80,000
2.3	Payment of GB loan	9,780	0	0
	Total Cash Outflow	289,780	80,000	80,000
3	Net Cash Surplus	129,420	304,020	513,420

SWOT Analysis



 Scheme Strengen Strengen Strengen Skilled and 10 Years experience Quality service and Product Well Decorated Seven days open 16 hours shop open 	WEAKNESS Lack of investment
 OPPORTUNITIES Have a chance to reach more customers within local area. Expansion of business Products and service demand increasing. 	THREATS Political Unrest Theft Fire











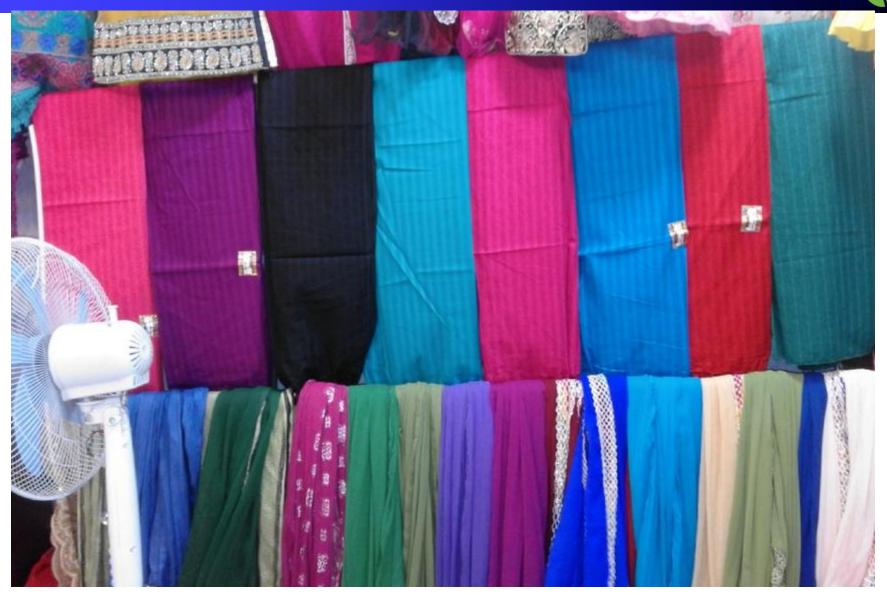


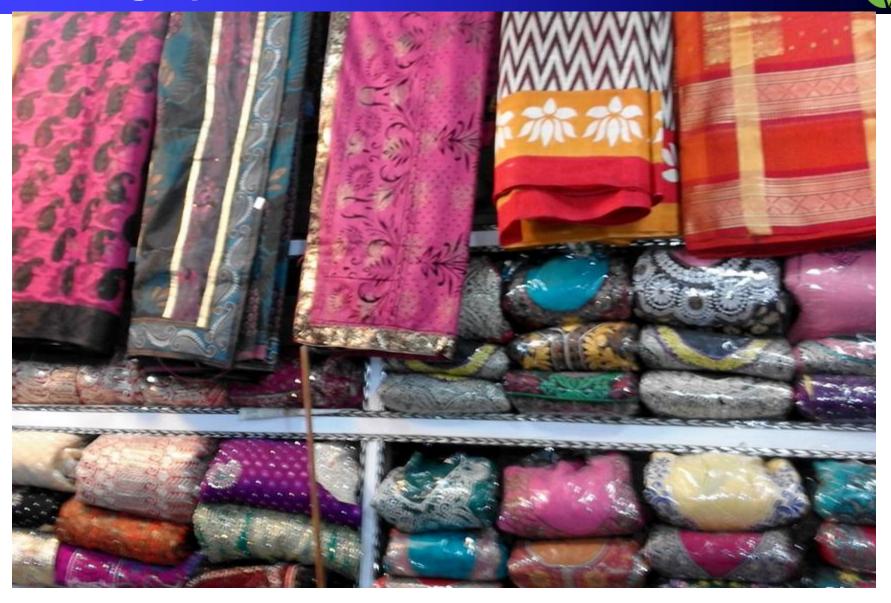




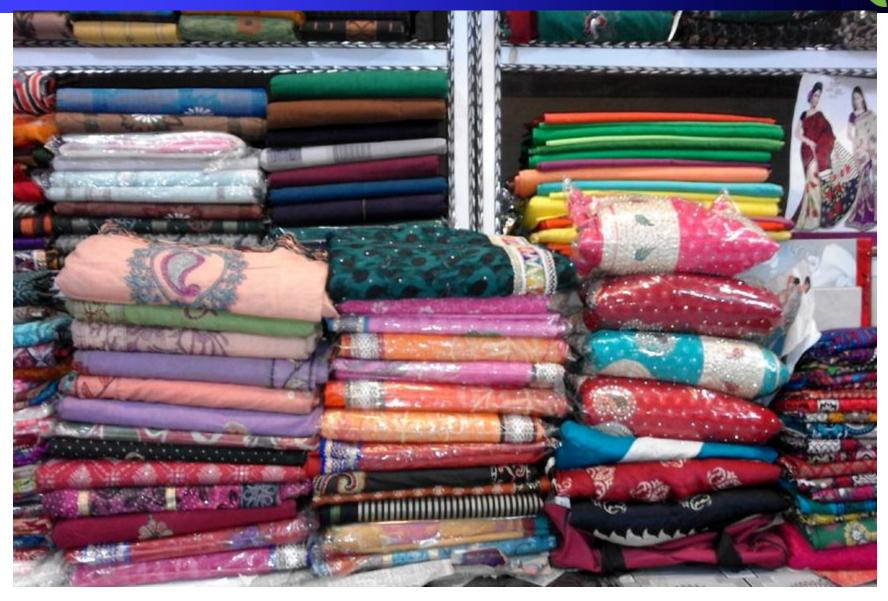


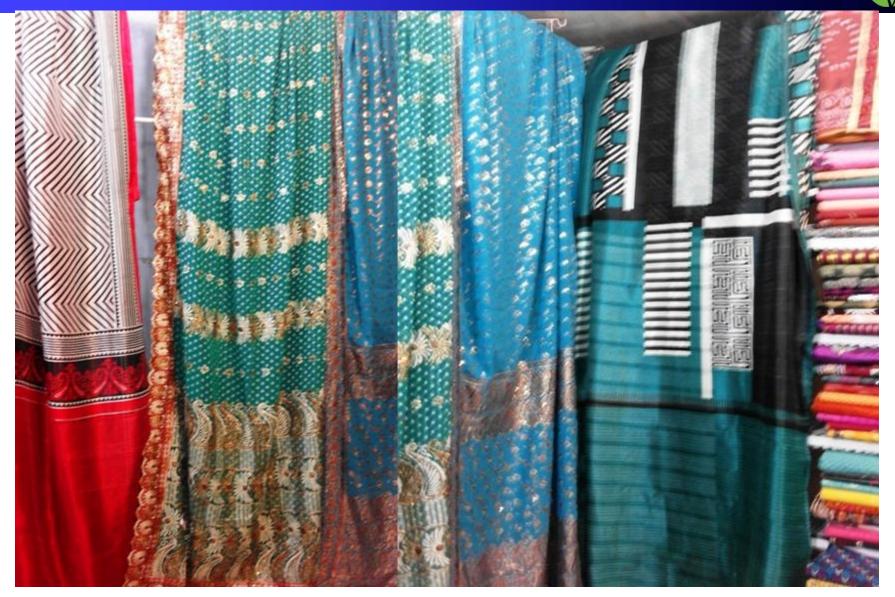




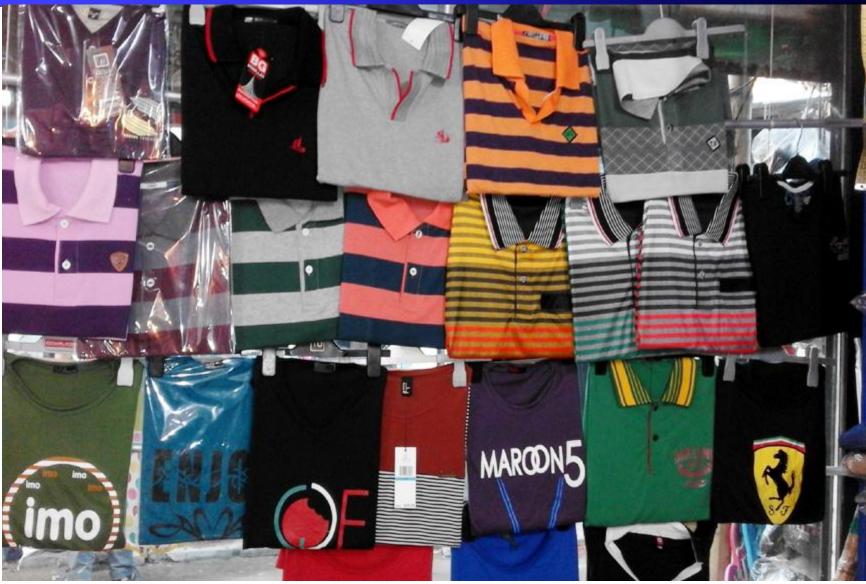


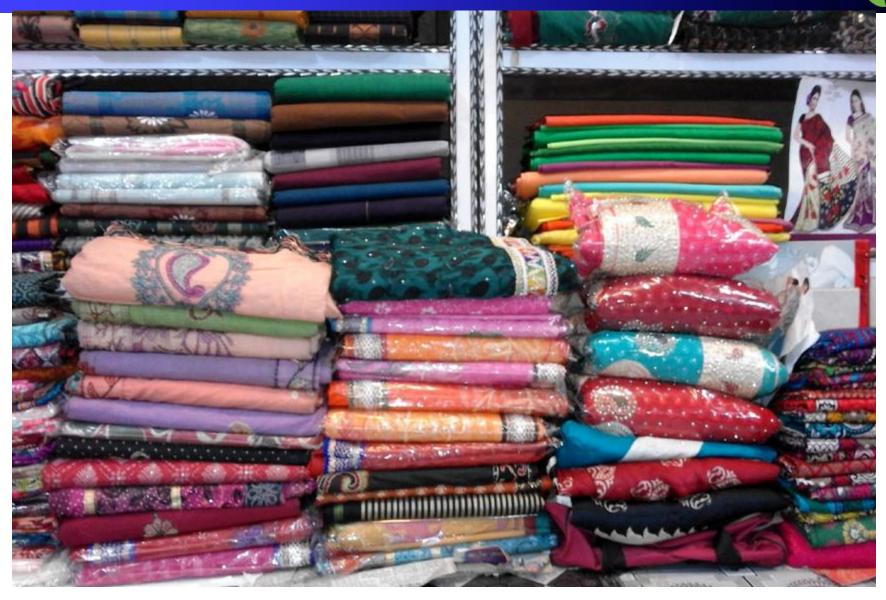




















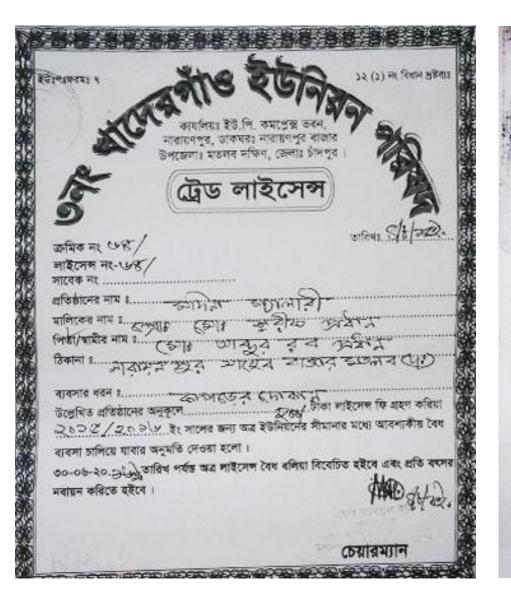


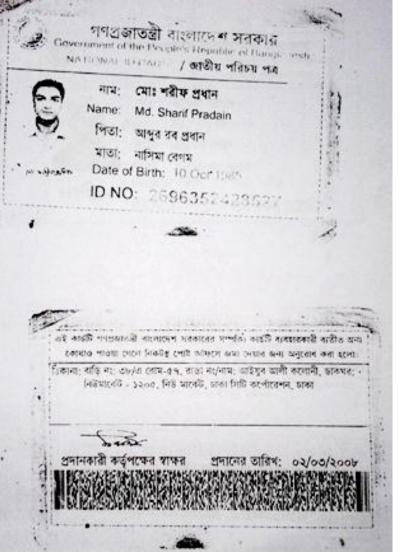




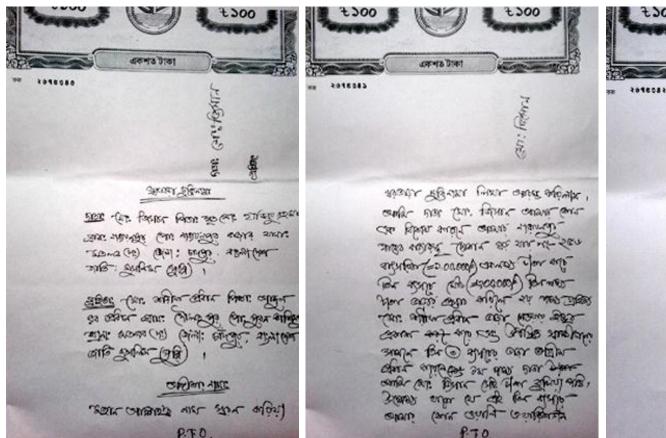


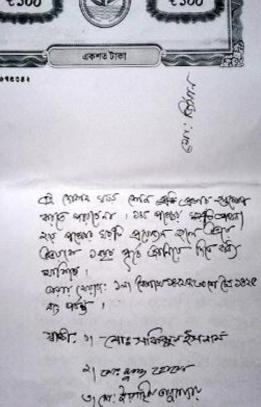




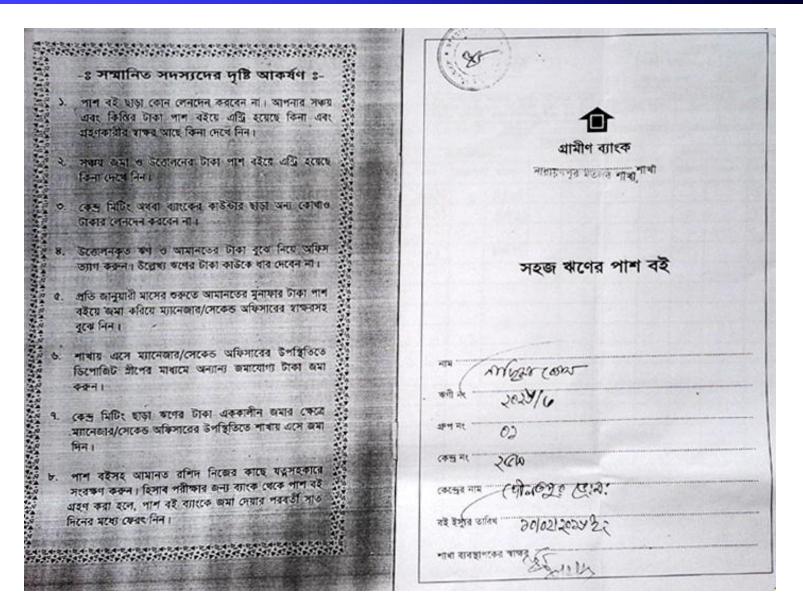














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