

Proposed NU Business Name: **TANVIR GARMENTS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR MOHAMMAD
Age	:	21-04-1985 (31 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	5 Brothers & 1 Sister
Address	:	Vill: Uttor Kazi Kosba, P.O: Mirkadim, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. NURUN NESA
(iii) Father's name	:	LATE. MD HANIF
(iv) GB member's info	:	Branch: Rampal Munshigonj, Centre # 43 (Female), Member ID: 5123, Group No: 10 Member since: 01-02-1990 to 2005 (15 Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	10 years experience in running business. He has hand training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-164671
Family's Contact No.	:	01883-110389
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NURUN NESA joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TANVIR GARMENTS
Location	:	Uttor Kazi Kosba, Mirkadim, Munshigonj
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 145,000/--(from existing business) 64% Required Investment BDT 80,000/--(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12ft = 240 Square ft
Implementation	:	<ul style="list-style-type: none">▪ Kids cloth manufacturer.▪ Average 40% gain on sales.▪ The business is operating by entrepreneur. Existing 5 artisans.▪ Two artisans will be appointed after getting equity fund.▪ The shop is rented.▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months.

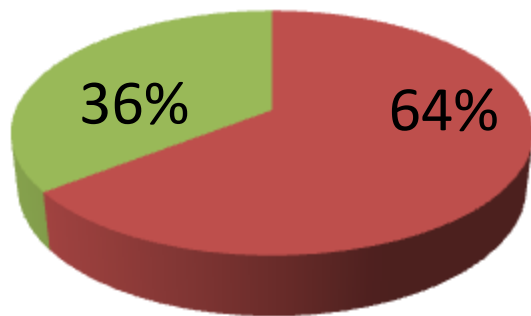
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	190,000	2,280,000
Total Sales (A)	190,000	2,280,000
Less. Variable Expense		
Cloths	114,000	1,368,000
Total variable Expense (B)	114,000	1,368,000
Contribution Margin (CM) [C=(A-B)]	76,000	912,000
Less. Fixed Expense		
Rent	1,000	12,000
Electricity Bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	5,000	60,000
Entertainment	300	3,600
Salary (staff)	55,000	660,000
Total fixed Cost (D)	68,100	817,200
Net Profit (E) [C-D]	7,900	94,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Blanket	110	510	56,100	0	0	0	56,100
Digital Cloth	300	110	33,000	0	0	0	33,000
Thread	9	100	900	0	0	0	900
Net Cloth	0	0	0	400	60	24,000	24,000
Shirting	0	0	0	300	35	10,500	10,500
Lace Cloth	0	0	0	340	50	17,000	17,000
Others	0	0	0	100	45	4,500	4,500
Security	1	15000	15,000	0	0	0	15,000
Sewing Machine	5	8000	40,000	2	12000	24,000	64,000
Total	425		145,000	1,142		80,000	225,000

Source of Finance



- Entrepreneur's Contribution 145,000
- Investor's Investment 80,000
- Total 225,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	247,000	2,964,000	3,112,200	3,267,810
Total Sales (A)	247,000	2,964,000	3,112,200	3,267,810
Less. Variable Expense				
Cloths	148,200	1,778,400	1,867,320	1,960,686
Total variable Expense (B)	148,200	1,778,400	1,867,320	1,960,686
Contribution Margin (CM) [C=(A-B)]	98,800	1,185,600	1,244,880	1,307,124
Less. Fixed Expense				
Rent	1,000	12,000	12,000	12,000
Electricity Bill	1,500	18,000	19,000	20,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	6,500	78,000	80,000	82,000
Entertainment	300	3,600	4,000	4,500
Salary (staff)	70,000	840,000	840,000	840,000
Non Cash Item				
Depreciation	1,067	12,800	12,800	12,800
Total Fixed Cost	85,767	1,029,200	1,033,300	1,037,300
Net Profit (E) [C-D]	13,033	156,400	211,580	269,824
Investment Payback		32,000	32,000	32,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	156,400	211,580	269,824
1.3	Depreciation (Non cash item)	32,000	32,000	32,000
1.4	Opening Balance of Cash Surplus		156,400	367,980
	Total Cash Inflow	268,400	399,980	669,804
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	156,400	367,980	637,804

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:07
Experience & Skill : 10 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
Political unrest

Pictures





























FAMILY PICTURE

