

Proposed NU Business Name: **NABIL GARMENTS**



Project identification and prepared by: Md Jahangir Ferdous,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ASHRAFUL ISLAM SUMON
Age	:	08-02-1987 (29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Brother & 2 Sisters
Address	:	Vill: Tolarbil, P.O: Ondosar, 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	:	MORIOM
(iii) Father's name	:	LATE. ISMAIL
(iv) GB member's info	:	Branch: Ponchosar, Centre # 13 (Female), Member ID: 1982, Group No: 13 Member since: 13-11-1988 (28 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: 50,000/- Outstanding loan: 17,360/-
(v) Who pays GB loan installment	:	Mother
(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	:	03 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.	:	01916-656657
Family's Contact No.	:	01928-402553
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIOM joined Grameen Bank since 28 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NABIL GARMENTS
Location	:	Tolarbil, Ponchosar, Sadar, Munshigonj
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000/- (from existing business) 60% Required Investment BDT 100,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 21ft = 420 Square ft
Implementation	:	<ul style="list-style-type: none">▪ Kids cloth manufacturer.▪ Average 40% gain on sales.▪ The business is operating by entrepreneur. Existing 7 artisans.▪ Two artisans will be appointed after getting equity fund.▪ The shop is rented.▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months.

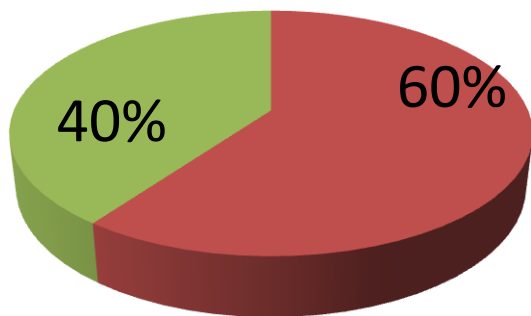
Existing Business (BDT)

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	5,000	60,000
Electricity Bill	2,500	30,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Entertainment	200	2,400
Salary (staff)	55,000	660,000
Total fixed Cost (D)	69,500	834,000
Net Profit (E) [C-D]	6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Digital Cloth	400	115	46,000	500	115	57,500	103,500
AC Net	300	75	22,500	400	75	30,000	52,500
Soft Net	600	50	30,000	0	0	0	30,000
Shirting	300	40	12,000	0	0	0	12,000
Lace	600	12	7,200	600	12	7,200	14,400
Others	1	7300	7,300	1	5300	5,300	12,600
Security	1	25000	25,000	0	0	0	25,000
Total	2202		150,000	1,501		100,000	250,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	230,000	2,760,000	2,898,000	3,042,900
Total Sales (A)	230,000	2,760,000	2,898,000	3,042,900
Less. Variable Expense				
Cloths	138,000	1,656,000	1,738,800	1,825,740
Total variable Expense (B)	138,000	1,656,000	1,738,800	1,825,740
Contribution Margin (CM) [C=(A-B)]	92,000	1,104,000	1,159,200	1,217,160
Less. Fixed Expense				
Rent	5,000	60,000	60,000	60,000
Electricity Bill	2,500	30,000	31,000	32,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	2,000	24,000	26,000	28,000
Entertainment	200	2,400	3,000	3,200
Salary (staff)	64,000	768,000	768,000	768,000
Total Fixed Cost	79,100	949,200	953,500	957,200
Net Profit (E) [C-D]	12,900	154,800	205,700	259,960
Investment Payback		40,000	40,000	40,000

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	100,000		
1.2	Net Profit	154,800	205,700	259,960
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		114,800	280,500
	Total Cash Inflow	254,800	320,500	540,460
2	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	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	114,800	280,500	500,460

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:07
Experience & Skill : 3 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





























গ্রামীণ ব্যাংক

পঞ্চসার, মুন্সীগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম

মোঃ আসরাফুল ইসলাম সুমন

ঋণী নং

১৯৮২

গ্রুপ নং

০৬

কেন্দ্র নং

১৩৮৮

কেন্দ্রের নাম

মোঃ আসরাফুল ইসলাম সুমন

বই ইস্যুর তারিখ

২৪/৪/১৯৮২

শাখা ব্যবস্থাপকের স্বাক্ষর

১৯৮২

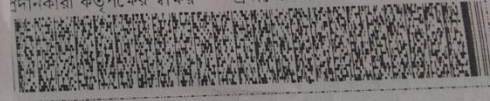
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ আসরাফুল ইসলাম সুমন
Name: Md Asraful Islam Sumon
পিতা: মোঃ ইসমাইল
মাতা: মরিয়ম
Date of Birth: 08 Feb 1987
ID NO: 5915676183466

কাওচি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাওচি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
নাম: গ্রাম/রাস্তা: তেলীর বিল, ডাকঘর: পঞ্চসার - ১৫০০, মুন্সীগঞ্জ সদর, মুন্সীগঞ্জ

রক্ত গ্রুপ / Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/০৫/২০০৮



FAMILY PICTURE

