

Proposed NU Business Name: **MS LABONNO 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 ANIK SHEIKH |
| Age | : | 19-09-1993 (23 Years) |
| Education, till to date | : | Class 7 |
| Marital status | : | Single |
| Children | : | Nil |
| No. of siblings: | : | 01 Brother & 03 Sisters |
| Address | : | Vill: Shakhari Bazaar, P.O: Rampal. 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 | : | ROKSANA BEGUM |
| (iii) Father's name | : | MD AZIM SHEIKH |
| (iv) GB member's info | : | Branch: Rampal Munshigonj, Centre # 94 (Female), Member ID: 6211, Group No: 07 Member since: 23-06-1995 (22 Years) First loan: BDT 3,000/- |
| Further Information: | | Existing loan: BDT 70,000/- Outstanding loan: 15,720/- |
| (v) Who pays GB loan installment | : | Father |
| (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.) | : | - |
| Business Experiences and Training Info | : | 04 years experience in running business. 04 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01947-233131 |
| Family's Contact No. | : | 01990-582013 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit ,Munshigonj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

ROKSANA BEGUM joined Grameen Bank since 22 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MS LABONNO GARMENTS |
| Location | : | Shakhari Bazaar, Rampal, Munshigonj |
| Total Investment in BDT | : | BDT 3,50,000/- |
| Financing | : | Self BDT 290,000/- (from existing business) 83% Required Investment BDT 60,000/- (as equity) 17% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 30 ft x 15 ft= 450 square ft |
| Implementation | : | <ul style="list-style-type: none">▪Manufacturer of kids cloths.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 8 employee.▪Two more employee will be appointed▪The farm is owned.▪Collects goods from Islampur, Narayngonj.▪Agreed grace period is 3 months. |

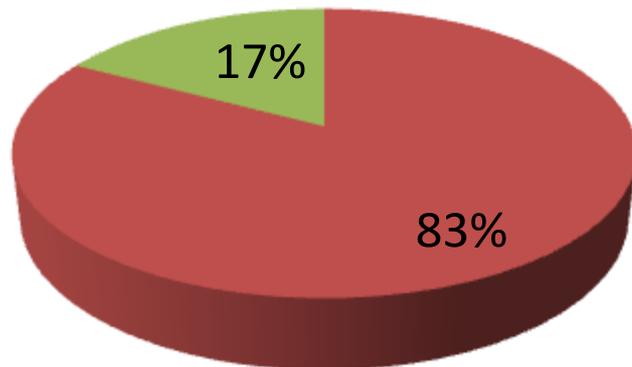
Exesting

| Particular | Daily | Monthly | Yearly |
|-----------------------------------|-------|---------|---------|
| Revnue (Sale) | | | |
| Cloths | 4800 | 144000 | 1728000 |
| Total Sales(A) | 4800 | 144000 | 1728000 |
| Less Variable Expense (B) | | | 0 |
| Cloths | 2880 | 86400 | 1036800 |
| Total Variable Expense | 2880 | 86400 | 1036800 |
| Contributon Margin (CM) [C=(A-B)] | 1920 | 57600 | 691200 |
| Less Fixed Expense | | | |
| Electric Bill | | 2000 | 24000 |
| Transportaion | | 1500 | 18000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 40000 | 480000 |
| Generator | | 1500 | 18000 |
| Mobil Bill | | 300 | 3600 |
| Total Fixed Cost (D) | | 50300 | 603600 |
| Net Profit (E)= [C-D] | | 7300 | 87600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------|------|------------|--------------|----------|------------|--------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| China Net | 350 | 350 | 122,500 | 50 | 350 | 17,500 | 140,000 |
| AC Net | 425 | 33 | 14,025 | 0 | 0 | 0 | 14,025 |
| Astor | 425 | 10 | 4,250 | 0 | 0 | 0 | 4,250 |
| Digital | 460 | 120 | 55,200 | 100 | 120 | 35,000 | 90,200 |
| Shirting | 500 | 20 | 10,000 | 0 | 0 | 0 | 10,000 |
| Soft Net | 703 | 90 | 63,270 | 0 | 0 | 0 | 63,270 |
| Others | | | 20,755 | | | 7,500 | 28,255 |
| | 2863 | 623 | 290,000 | 150 | 470 | 60,000 | 350,000 |

Source of Finance



- Entrepreneur's Contribution
290,000
- Investor's Investment 60,000
- Total 350,000

Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Cloths | 5200 | 156000 | 1872000 | 1965600 | 2063880 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 5200 | 156000 | 1872000 | 1965600 | 2063880 |
| Less Variable Expense (B) | | | | | |
| Cloths | 3120 | 93600 | 1123200 | 1179360 | 1238328 |
| Total Variable Expense | 3120 | 93600 | 1123200 | 1179360 | 1238328 |
| Contributon Margin (CM) [C=(A-B)] | 2080 | 62400 | 748800 | 786240 | 825552 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 2000 | 24000 | 24300 | 24600 |
| Transportaion | | 1500 | 18000 | 18900 | 19845 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 40000 | 480000 | 480000 | 480000 |
| Entertainment | | 0 | 0 | 0 | 0 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 1500 | 18000 | 18000 | 18000 |
| Mobil Bill | | 300 | 3600 | 3700 | 3800 |
| Total Fixed Cost (D) | | 50300 | 585600 | 586900 | 588245 |
| Net Profit (E)= [C-D] | | 12100 | 145200 | 152460 | 160083 |
| Investment Pay Back | | | 36,000 | 36,000 | 36,000 |

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 | 60,000 | | |
| 1.2 | Net Profit | 145,200 | 152460 | 160083 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 109200 | 225660 |
| | Total Cash Inflow | 205,200 | 261,660 | 385,743 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 36000 | 36000 | 36000 |
| | Total Cash Outflow | 96,000 | 36,000 | 36,000 |
| 3 | Net Cash Surplus | 109,200 | 225,660 | 349,743 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:10
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

