

Proposed NU Business Name: **M/S MARIA GARMENTS**



Project identification and prepared by: Golam Rosul,
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NAYAN MIAH
Age	:	09-05-1984 (33 Years)
Education, till to date	:	Class 05
Marital status	:	Married
Children	:	02
No. of siblings:	:	3 Brother & 02 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	:	MOST. AMBIA KHATUN
(iii) Husband's name	:	LATE. SAMSUL SHEIKH
(iv) GB member's info	:	Branch: Rampal Munshigonj, Centre # 14 (Female), Member ID: 1103, Group No: 03 Member since: 01-02-1989 to 1999 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT
(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 no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01942-856224
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AMBIA KHATUN joined Grameen Bank since 10 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	:	M/S MARIA GARMENTS
Location	:	Shakhari Bazaar, Rampal, Munshigonj
Total Investment in BDT	:	BDT 280,000/-
Financing	:	Self BDT 200,000/-(from existing business) 71% Required Investment BDT 80,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 14 ft= 168 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of garments item.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 6 employees.▪One will be appointed.▪Collects goods from Munshigonj.▪The shop is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less. Variable Expense		
Cloths	90,000	1,080,000
Total variable Expense (B)	90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]	60,000	720,000
Less. Fixed Expense		
Electricity Bill	7,000	84,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	5,000	60,000
Entertainment	300	3,600
Salary (staff) (6)	36,000	432,000
Total fixed Cost (D)	53,600	643,200
Net Profit (E) [C-D]	6,400	76,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
AC Net	500	70	35,000	500	70	35,000	70,000
China	300	200	60,000	175	200	35,000	95,000
PG	400	40	16,000	0	0	0	16,000
Boil	350	33	11,550	0	0	0	11,550
Digital	500	90	45,000	110	90	9,900	54,900
Lilen	200	105	21,000	0	0	0	21,000
Astor	100	22	2,200	0	0	0	2,200
Others	1	9250	9,250	1	100	100	9,350
Total	2351		200,000	786		80,000	280,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	185,000	2,220,000	2,331,000	2,447,550
Total Sales (A)	185,000	2,220,000	2,331,000	2,447,550
Less. Variable Expense				
Cloths	111,000	1,332,000	1,398,600	1,468,530
Total variable Expense (B)	111,000	1,332,000	1,398,600	1,468,530
Contribution Margin (CM) [C=(A-B)]	74,000	888,000	932,400	979,020
Less. Fixed Expense				
Electricity Bill	7,000	84,000	86,000	88,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	7,000	84,000	86,000	88,000
Entertainment	300	3,600	4,500	5,000
Salary (staff) (14)	42,000	504,000	504,000	504,000
Total Fixed Cost	61,700	740,400	746,000	751,000
Net Profit (E) [C-D]	12,300	147,600	186,400	228,020
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	147,600	186,400	228,020
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		115,600	270,000
	Total Cash Inflow	227,600	302,000	498,020
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	115,600	270,000	466,020

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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
Fire
Political unrest

Pictures







FAMILY PICTURE

