

Proposed NU Business Name: MS RAFSAN & TANVIR GARMENTS



Project identification and prepared by: Monoronjon
Munshigonj Unit, Munshigonj

Project verified by: Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	UZZAL SHIKDER
Age	:	02-02-1984 (32 Years)
Education, till to date	:	Class 3
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill: Telir bil, P.O: :Ponchosar, P.S: Munshigonj, 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	:	SUMI BEGUM
(iii) Father's name	:	MD SHOFI SHIKDER
(iv) GB member's info	:	Branch: Modina Bazaar Munshigonj, Centre # 25 (Female), Member ID: 3870, Group No: 06 Member since: 19-12-2008 (08 Years) First loan: BDT 20,000
Further Information:		Existing Loan: 25,000/-, Outstanding loan: 5,200/-
(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.)	:	Nil
Business Experiences and Training Info	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01979-977966
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

SUMI BEGUM joined Grameen Bank since 08 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RAFSAN & TANVIR GARMENTS
Location	:	Telir Bil Ponchosar, Mushogonj
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 200,000/-(from existing business) 74% Required Investment BDT 70,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of kids cloth.▪Average 40% gain on sales.▪The business is operating by entrepreneur. Existing 8 employee.▪Collects goods from Dhaka.▪The farm is rented.▪Agreed grace period is 3 months.

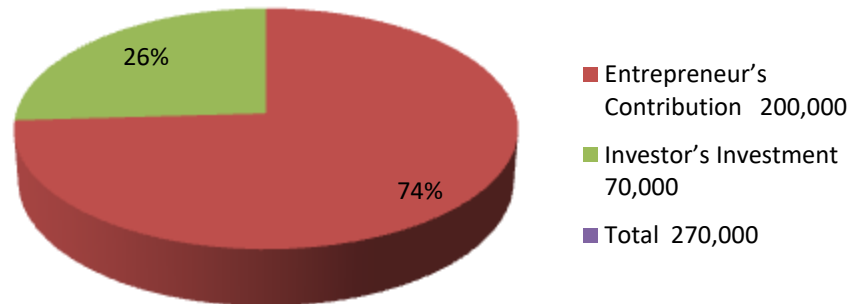
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	305,000	3,660,000
Total Sales (A)	305,000	3,660,000
Less. Variable Expense		
Cloths	183,000	2,196,000
Total variable Expense (B)	183,000	2,196,000
Contribution Margin (CM) [C=(A-B)]	122,000	1,464,000
Less. Fixed Expense		
Electricity Bill	4,000	48,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Rent	5,000	60,000
Entertainment	300	3,600
Salary (staff) (8)	80,000	960,000
Generator bill	3,000	36,000
Transportation	15,000	180,000
Total fixed Cost (D)	112,800	1,353,600
Net Profit (E) [C-D]	9,200	110,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
AC Net	1000	60	60,000	500	60	30,000	90,000
Indian China Net	100	320	32,000	50	320	16,000	48,000
Shirting	1000	30	30,000	1000	20	20,000	50,000
Astor	2000	20	40,000	0	0	0	40,000
Soft net	750	40	30,000	0	0	0	30,000
Others	1	8000	8,000	1	4000	4,000	12,000
Total	4851		200,000	1,551		70,000	270,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Cloths	335,000	4,020,000	4,221,000	4,432,050
Total Sales (A)	335,000	4,020,000	4,221,000	4,432,050
Less. Variable Expense				
Cloths	201,000	2,412,000	2,532,600	2,659,230
Total variable Expense (B)	201,000	2,412,000	2,532,600	2,659,230
Contribution Margin (CM) [C=(A-B)]	134,000	1,608,000	1,688,400	1,772,820
Less. Fixed Expense				
Electricity Bill	4,000	48,000	50,000	52,000
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	5,000	60,000	60,000	60,000
Rent	5,000	60,000	60,000	60,000
Entertainment	300	3,600	4,000	4,500
Salary (staff) (8)	80,000	960,000	960,000	960,000
Generator bill	3,000	36,000	36,000	36,000
Transportation	20,000	240,000	240,000	240,000
Total Fixed Cost	117,900	1,414,800	1,418,000	1,421,000
Net Profit (E) [C-D]	16,100	193,200	270,400	351,820
Investment Payback		28,000	28,000	28,000

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	70,000		
1.2	Net Profit	193,200	270,400	351,820
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		155,200	397,600
	Total Cash Inflow	263,200	425,600	749,420
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)	28,000	28,000	28,000
	Total Cash Outflow	108,000	28,000	28,000
3	Net Cash Surplus	155,200	397,600	721,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:08
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

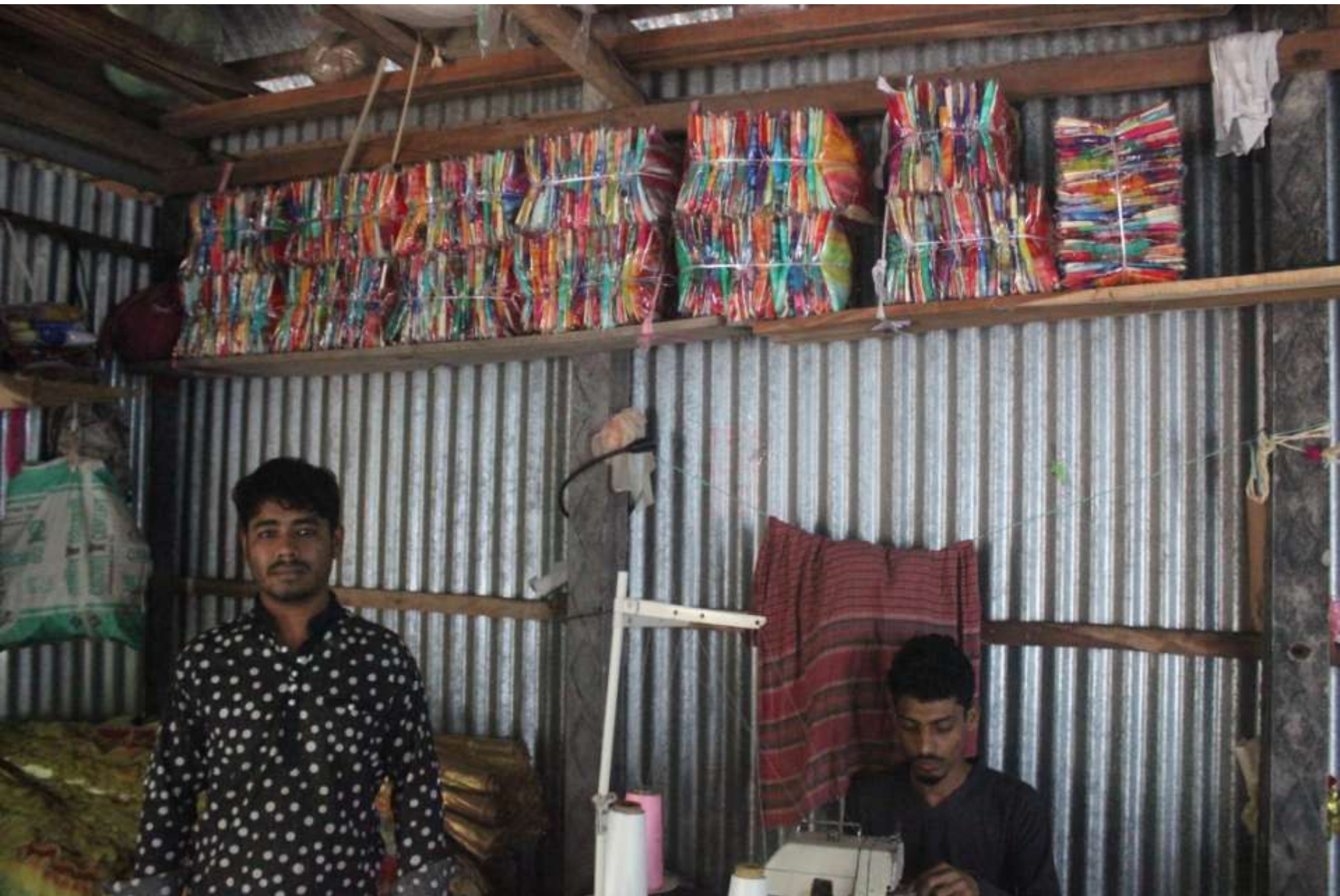
Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

