

Proposed NU Business Name: POPY GARMENTS

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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOWKAT ALI
Age	:	10-12-1981 (32 Years)
Education, till to date	:	Class- Ten
Marital status	:	Married
Children	:	0 2Sons & 0 Daughter
No. of siblings:	:	06 Brothers & 02 Sisters
Address	:	Vill: Bebag, P.O: Ponchosar, P.S: Munshigong, 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	:	LATE. KOMOLA BEGUM
(iii) Father's name	:	MUJAFFOR DHALI
(iv) GB member's info	:	Branch: Ponchocar , Centre # 13 (Female), Member ID: 1481/2, Group No: 04 Member since:18-01-1996 (05 Years) First loan: BDT 5,000
Further Information:		Existing Loan:20,000 /-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	15 years experience in running business. 10 years experience in own business.
Training Info	:	He has 05 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01956-846502
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

LATE. KOMOLA BEGUM joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow.

Proposed Nobin Udyokta Business Info

Business Name	:	POPY GARMENTS
Location	:	Bonik Para, Munshigonj
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,00,000/-(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	:	18 ft x 18 ft= 324 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing 20 employes.▪Collects goods from Dhaka.▪The Shop is rented▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Asinate, andor, Indian nate ,Voiel ,Leage,ETC	33000	990000	11880000
	0		
Total Sales(A)	33000	990000	11880000
Less Variable Expense (B)			0
Asinate, andor, Indian nate ,Voiel ,Leage,ETC	21450	643500	7722000
Total Variable Expense	21450	643500	7722000
Contributon Margin (CM) [C=(A-B)]	11550	346500	4158000
Less Fixed Expense			
Rent		8000	96000
Electric Bill		3000	36000
Transportaion		20000	240000
Salary (Self)		5000	60000
Salary (Staff)		140000	1680000
Entertainment		200	2400
Generator		4000	48000
Mobil Bill		1000	12000
Total Fixed Cost (D)		181200	2174400
Net Profit (E)= [C-D]		165300	1983600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Asinate	1446	65	93990			3000	96990
Andor	400	16	6400	400	16	6400	12800
Softnate	200	40	8000	200		0	8000
Indian Nate	200	320	64000	150	320	48000	112000
Shart in	500	30	15000			0	15000
Voiel	200	36	7200	100	36	3600	0
Lage	200	24	4800	200		0	
Other			610			9000	9610
						0	0
Total	3146		200000	1250		70,000	270,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Asinate, andor, Indian nate ,Voiel ,Leage,ETC	38000	1140000	13680000	14364000	15082200
		0	0	0	0
Total Sales(A)	38000	1140000	13680000	14364000	15082200
Less Variable Expense (B)					
Asinate, andor, Indian nate ,Voiel ,Leage,ETC	24700	741000	8892000	9336600	9803430
Total Variable Expense	24700	741000	8892000	9336600	9803430
Contributon Margin (CM) [C=(A-B)]	13300	399000	4788000	5027400	5278770
Less Fixed Expense					
Rent		8000	96000	96000	96000
Electric Bill		3000	36000	36300	36600
Transportaion		20000	240000	252000	264600
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		140000	1680000	1680000	1680000
Entertainment		200	2400	2400	2400
Generator		4000	48000	48000	48000
Mobil Bill		1000	12000	12100	12200
Total Fixed Cost (D)		181200	2126400	2138800	2151800
Net Profit (E)= [C-D]		217800	2613600	2744280	2881494
Investment Pay Back			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	70,000		
1.2	Net Profit	2,613,600	2744280	2881494
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2585600	5301880
	Total Cash Inflow	2,683,600	5,329880	8,183,374
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	2,585,600	5,301,880	8,155,374

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:20
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE