

A Nobin Udyokta Project

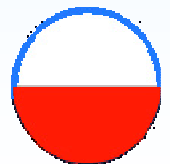
Gents Collection



Project by : Md. Rabiul Alom
Identified and Verified by : Md. Gias uddin

Matlab Uttar Unit, Chandpur
Anchal-1

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Robiul Alom
Age	:	09/06/1994 (23Years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	04 Brothers and 01 Sister
<i>Parent's and GB related Info</i>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rasida Begum
(iii) Father's name	:	Md. Monir Hossan Tati
(iv) GB member's info	:	Member since: 25 /05/ 2010 Branch: Gajra, Centre no. 14/M Group no: 02 Loanee : 1765. First loan: Tk.10,000 Existing loan:Tk 35,000 Outstanding: Tk 12670
<i>Further Information:</i>		
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Readymade Cloth Business
Trade License Number	:	132
Business Experiences	:	15 years.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01688543723
NU Project Source/Reference	:	GT Matlab Uttar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 25 May 2010 to till now. At first his mother took a loan amount BDT 10,000 from Grameen Bank. She Invested the money in her Husband business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Gents Collection
Address/ Location	:	Pasani Chowrasta Bazar, Matlab Uttar, Chandpur
Total Investment in BDT	:	385,000/-
Financing	:	Self BDT : 305,000 (from existing business) - 79% Required Investment BDT :80,000 (as equity) - 21%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 11,500
Proposed Business 25% of present gross profit margin	:	25%
Estimated 25% of proposed gross profit margin	:	25%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	4000	120000	1440000
<i>Less: Cost of sale</i>	3000	90000	1080000
Profit 25% (A)= C	1000	30000	360000
<i>Less: Operating Costs</i>			
House rent		1600	19200
Electricity		4000	48000
Dish bill		0	0
Night Guard Bill		200	2400
Mobile Bill		300	3600
Salary from Business (Self)		10000	120000
Salary from Business (Staff)		0	0
Transport		0	0
Others (Entertainment)		300	3600
<i>Non Cash Item:</i>			
Depreciation Expenses		417	5004
<i>Total Operating Cost (D)</i>		16817	201804
Net Profit (C-D):		13183	158196

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:			
Present items:			305,000
Decoration:	50,000		
Advance:	80,000		
Present Goods Items (*) :	1,75,000		
Proposed Items (**) :		80,000	80,000
Total Capital	305,000	80,000	3,85,000

(*) Details present Stock & () Proposed Items mentioned in next slide**

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product Name	Amount
Gabardine pant	30000
Gens pant	30000
Shirt-	20000
Chinese Pant	15000
T-shirt	30000
Other	50000
Total Present Stock	1,75,000

Proposed Item

Product Name	Amount
Gabardine	20,000
Gens pant	20,000
Shirt-	10,000
Chinese Pant	15,000
T-shirt	15,000
Total:	80,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	4500	135000	1620000	5000	150000	1800000
Less: Cost of Sale	3375	101250	1215000	3750	112500	1350000
Profit 25% (A)= C	1125	33750	405000	1250	37500	450000
Less operating cost :						
shop rent		1600	19200		1600	19200
Electricity bill		500	6000		600	7200
Dis bill		0	0		0	0
Night Guard Bill		250	3000		300	3600
Mobile Bill		400	4800		500	6000
Salary from Business		10500	126000		11000	132000
Salary from Business (Staff)		0	0		0	0
Others (Entertainment)		350	4200		400	4800
Depreciation Expenses		417	5004		417	5004
Total Operating Cost (D)		14017	168204		14817	177804
Net Profit =(C-D)		19733	236796		22683	272196
GT payback			48000			48000
Retained Income:			188796			224196

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	80,000	
Net Profit (Ownership Tr. Fee added back)	236796	272196
Depreciation (Non cash item)	5000	5000
Opening Balance of Cash Surplus	0	186,436
Total Cash Inflow	321,796	463632
Cash Outflow		
Purchase of Product	80,000	
Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
Payment of GB loan	7360	0
Total Cash Outflow	135,360	48,000
Net Cash Surplus	186,436	415,632



STRENGTH

- Skill and 15 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

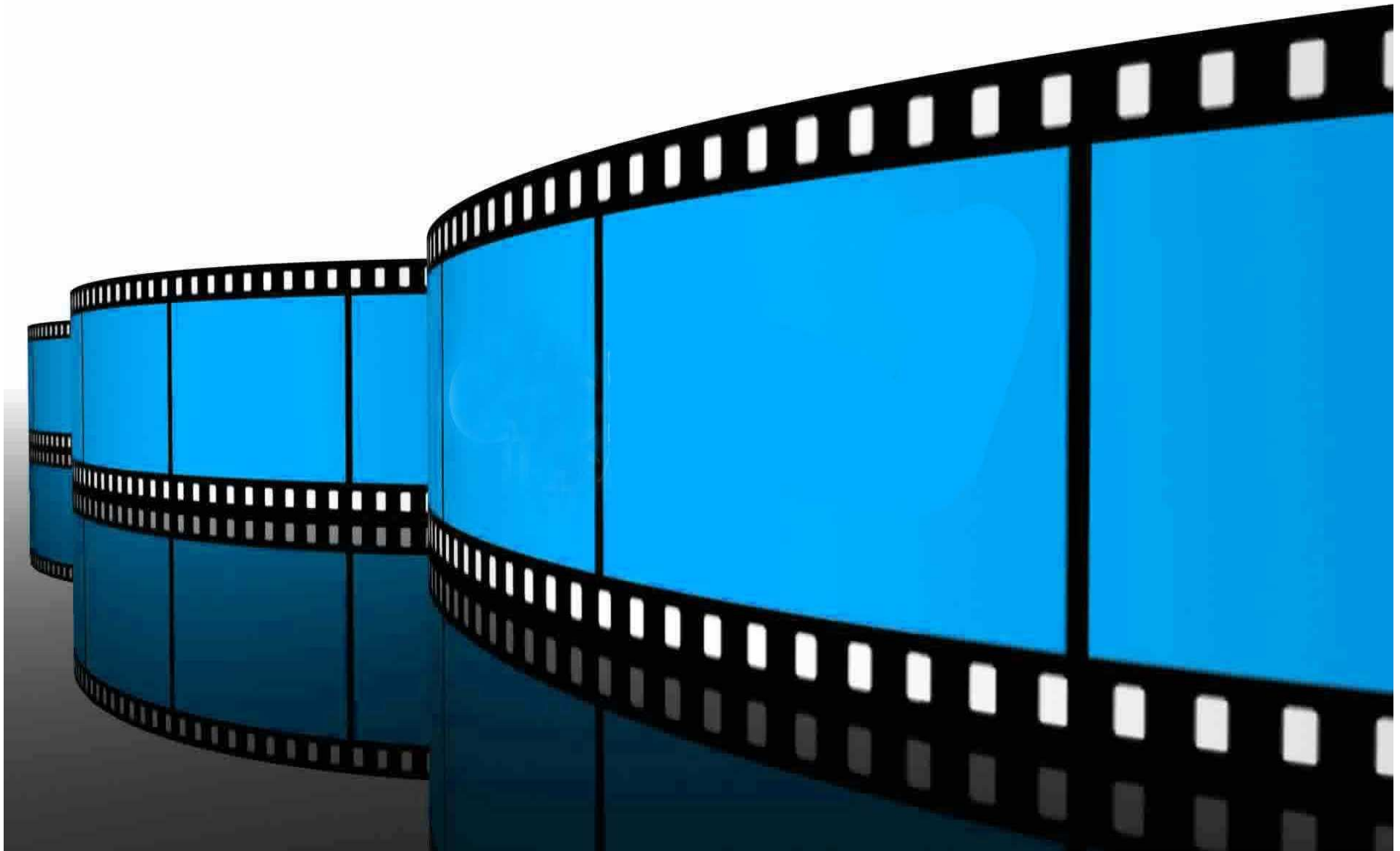
OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

১১ নং ফতেপুর পশ্চিম ইউনিয়ন পরিষদ

ডাকঘর: বাউরী বাজার, উপজেলা: মতলব উত্তর, জেলা: চাঁদপুর।

ট্রেড লাইসেন্স

ক্রমিক নং : ১৩২ তারিখ: ০১/০১/২০১৮

ট্রেড লাইসেন্স নং : ১৩২/২০১৭-১৮

ব্যবসায় প্রতিষ্ঠানের নাম : জেনস কালেকশন

ব্যবসায় প্রতিষ্ঠানের ধরণ : গার্মেন্টস বস্ত্র বিক্রয়

মালিকের নাম : মোঃ রবিউল ইসলাম

পিতা/স্বামীর নাম : মোঃ মনিরুল ইসলাম

ব্যবসায় প্রতিষ্ঠানের ঠিকানা : পাঁচানী চৌরাস্তা বাজার, মতলব উত্তর, চাঁদপুর।

পেশাবৃত্তি/বাণিজ্য কর : ১৫০/-

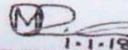
লাইসেন্স ফি : ১০০/-


ভ্যাট : ১৫/-

সর্বমোট : ২৬৫/-

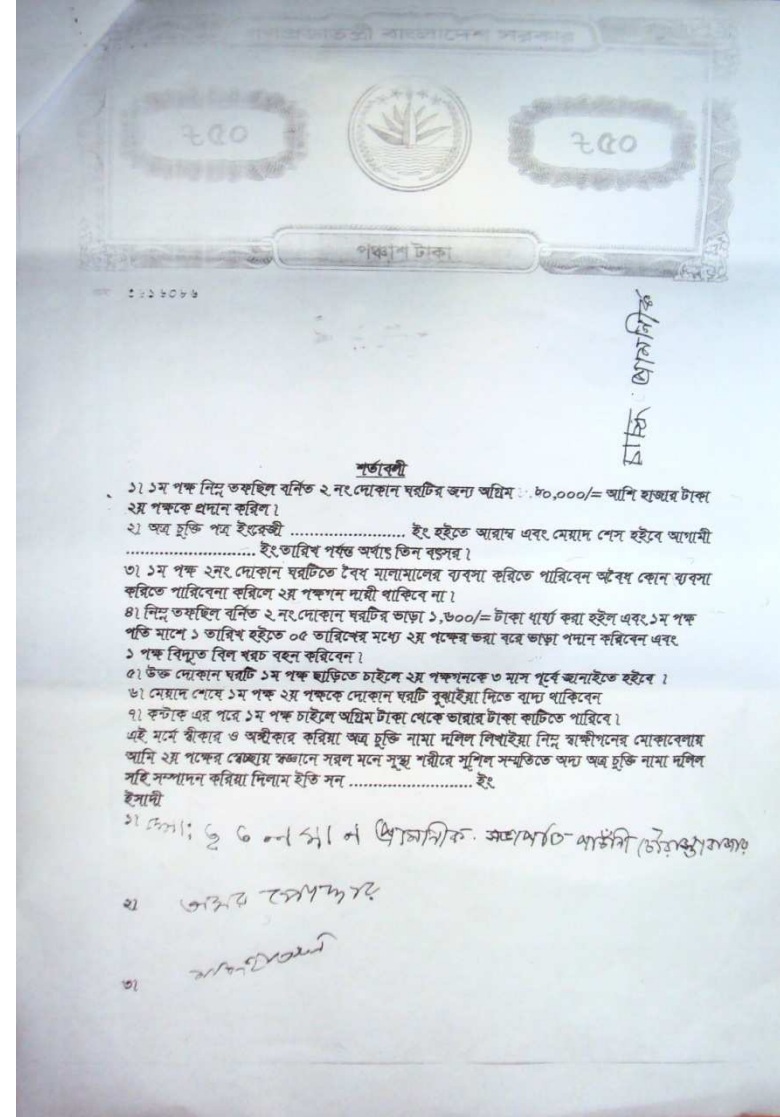
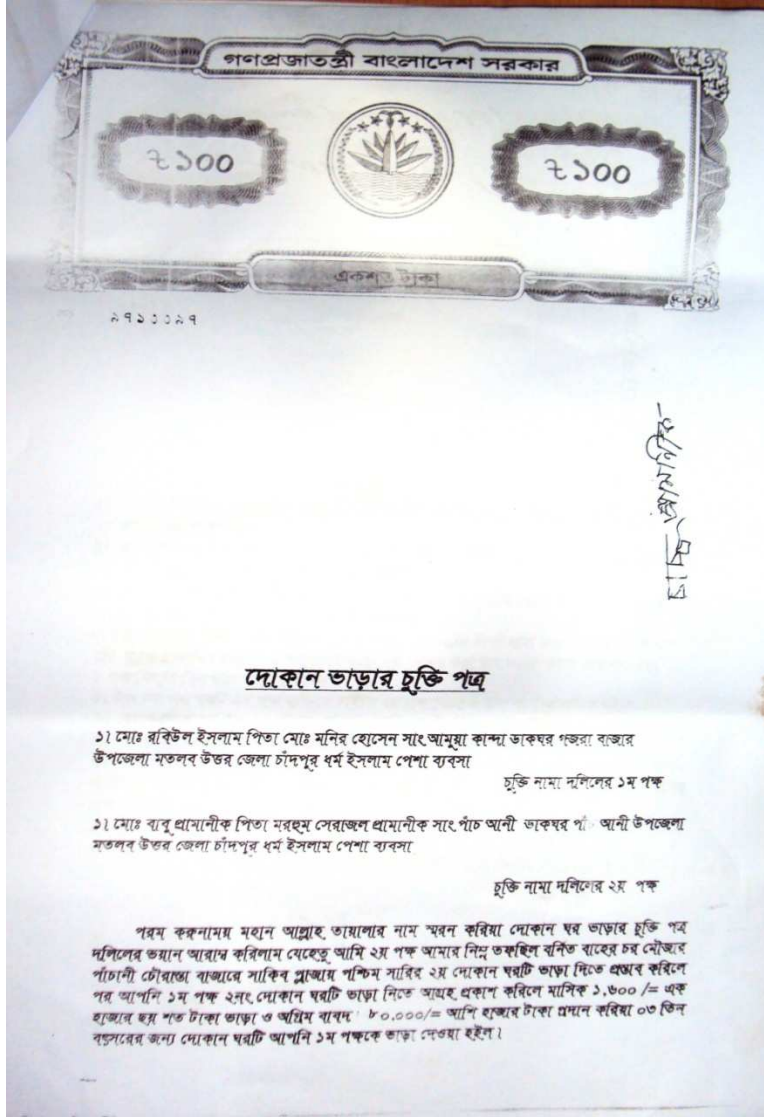
কথায় : দুইশত পয়ষড়ি টাকা মাত্র।

লাইসেন্স এর মেয়াদকালঃ ০১ জুলাই ২০১৭ হইতে ৩০ জুন ২০১৮ পর্যন্ত।


মোহাম্মদ রায়হান বকাতুল
সচিব
১১ নং ফতেপুর পশ্চিম ইউনিয়ন পরিষদ
মতলব উত্তর, চাঁদপুর।


মুঃ মোহাম্মদ
চেয়ারম্যান
১১ নং ফতেপুর পশ্চিম ইউনিয়ন পরিষদ
মতলব উত্তর, চাঁদপুর।

Photographs



Photographs





Presented at
212th Internal Design Lab
On 9 January, 2018 at GT

