

## Proposed NU Business Name: **JAMUNA GARMENTS**



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Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MASUD RANA</b>
Age	:	10-08-1992 (23 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	2 Brothers and 1 Sister
Address	:	Vill: Rajabari P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ROKEYA BEGUM</b>
(iii) Father's name	:	<b>SANOWER HOSSAIN</b>
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 16 (Female), Member ID: 3488, Group No: 13 Member since: 16-06-2010 (05 Years) First loan: 2,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 30,200
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture and Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-259047
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Rokeya Begum is a member of Grameen Bank since 05. years. At first she took 2,000 taka loan from Grameen Bank. Rokeya Begum gradually took loan from GB. Utilize loan cow rearing and agriculture. She made a tin shed house.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAMUNA GARMENTS</b>
Location	:	Bolla road, Elenga bus stand, Kalihati, Tangail
Total Investment in BDT	:	BDT 3,95,000
Financing	:	Self BDT 2,95,000 (from existing business) 75% Required Investment BDT 1,00,000 (as equity) 25%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing cloths like; Shirt, Pant, Panjabi, T-Shirt, Kids cloth etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects goods from Keranigonj.</li><li>▪Agreed grace period is 4 months.</li></ul>

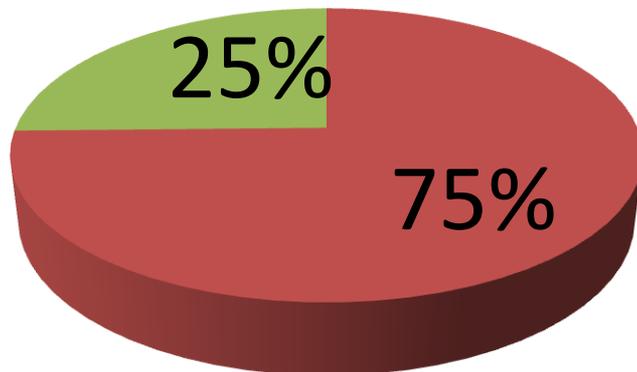
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shirt, Pant, Panjabi, T-Shirt, Kids cloth etc	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Shirt, Pant, Panjabi, T-Shirt, Kids cloth etc	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		250	3,000
Generator Bill		200	2,400
Mobile Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		6,000	72,000
Entertainment		200	2,400
Others		50	600
<b>Total fixed Cost (D)</b>		<b>10,900</b>	<b>130,800</b>
<b>Net Profit (E) [C-D]</b>		<b>7,100</b>	<b>85,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt, Pant, Panjabi, T-Shirt, Kids cloth etc	95,000	-	95,000
Full Pant 40 pcs x 450 = BDT 18,000 Shirt 30 x 500 = BDT 15,000 Punjabi 30pcs x 400 = BDT 12,000 Kids Pant 40pcs x 300 = BDT 12,000 China T- Shirt 50 pcs x 450 = BDT 22,500 Trouser 40 pcs x 220 = BDT 8800 3 Quarter Pant 30 pcs x 250 = BDT 7,500 Ladies Scart = BDT 4,200	-	1,00,000	1,00,000
Security	2,00,000	-	2,00,000
<b>Total</b>	<b>2,95,000</b>	<b>1,00,000</b>	<b>3,95,000</b>

## Source of Finance



- Entrepreneur's Contribution 295,000
- Investor's Investment 100,000
- Total 395,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Shirt, Pant, Panjabi, T-Shirt, Kids cloth etc	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Shirt, Pant, Panjabi, T-Shirt, Kids cloth etc	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		250	3,000	3,500	40,000
Generator Bill		200	2,400	2,800	3,200
Mobile bill & SMS Monitoring		450	5,400	5,400	5,400
Transportation		1,500	18,000	20,000	22,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	4,000	4,500
Others		50	600	1,000	1,500
<b>Total Fixed Cost</b>		<b>15,750</b>	<b>189,000</b>	<b>151,700</b>	<b>190,600</b>
<b>Net Profit (E) [C-D)</b>		<b>14,250</b>	<b>171,000</b>	<b>226,300</b>	<b>206,300</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>

# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	171,000	226,300	206,300
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		131,000	317,300
	<b>Total Cash Inflow</b>	<b>271,000</b>	<b>357,300</b>	<b>523,600</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>131,000</b>	<b>317,300</b>	<b>483,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures

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# FAMILY PICTURE

