

Proposed NU Business Name: **SRABONI ENTERPRISE**



Project identification and prepared by: MD. Kazem Uddin,
Bason Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ASHIKUL ISLAM (MUNNA)
Age	:	01-03-1994 (21 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Gazipura, P.O: Ershadnagor, P.S: Gazipur , Dist: Gazipur
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. MONJUR NAHAR
(iii) Father's name	:	MD. HARUNR RASHID
(iv) GB member's info	:	Branch: Gasa Gazipur, Centre # 58(Female), Member ID: 5541, Group No: 02 Member since: 03-09-1992 (23 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 1,99,854, Outstanding loan: BDT 1,86,654
(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	:	3 years experience in running business. He has one year training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01682-840466
Mother's Contact No.	:	01715-112496
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MONJUR NAHAR joined Grameen Bank since 23 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SRABONI ENTERPRISE
Location	:	Gazipura, Ershadnagor, Gazipur.
Total Investment in BDT	:	BDT 6,74,000
Financing	:	Self BDT 4,74,000(from existing business) 70% Required Investment BDT 2,00,000(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	32 ft x 16 ft= 512 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Bra & Panty.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing six artisans.▪After getting equity fund two artisans will be appointed.▪The shop is owned.▪Collects goods from SB Tower Garments.▪Agreed grace period is 4 months.

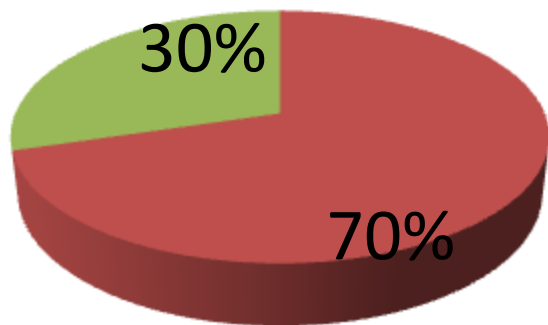
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Bra & Panty	210,000	2,520,000
Total Sales (A)	210,000	2,520,000
Less. Variable Expense		
Cloth & Accessories	157,500	1,890,000
Total variable Expense (B)	157,500	1,890,000
Contribution Margin (CM) [C=(A-B)]	52,500	630,000
Less. Fixed Expense		
Electricity bill	2,000	24,000
Mobile Bill	500	6,000
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Salary (staff)	30,000	360,000
Entertainment	500	6,000
Guard	200	2,400
Donation	200	2,400
Total fixed Cost (D)	40,400	484,800
Net Profit (E) [C-D]	12,100	145,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bra cloth (800 kg x 120)	96,000	96,000	1,92,000
Elastic (300 kg x 300)	90,000	60,000	1,50,000
Button (100 kg x 300)	30,000	20,000	50,000
Hook (200 x 250)	50,000	24,000	74,000
Label (1000 x 80)	8,000	-	8,000
Over lock machine (2)	25,000	-	25,000
Plain machine (10)	75,000	-	75,000
Cutting machine (1)	50,000	-	50,000
Generator	25,000	-	25,000
Catalog machine	25,000	-	25,000
Total	4,74,000	2,00,000	6,74,000

Source of Finance



- Entrepreneur's Contribution 474,000
- Investor's Investment 200,000
- Total 674,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Bra & Panty	260,000	3,120,000	3,276,000	3,439,800
Total Sales (A)	260,000	3,120,000	3,276,000	3,439,800
Less. Variable Expense				
Cloth & Accessories	182,000	2,184,000	2,293,200	2,407,860
Total variable Expense (B)	182,000	2,184,000	2,293,200	2,407,860
Contribution Margin (CM) [C=(A-B)]	78,000	936,000	982,800	1,031,940
Less. Fixed Expense				
Electricity bill	2,000	24,000	24,000	24,000
Mobile Bill	600	7,200	8,000	9,000
Transportation	3,000	36,000	38,000	40,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	40,000	480,000	480,000	480,000
Entertainment	500	6,000	6,500	7,000
Guard	200	2,400	3,000	3,000
Donation	200	2,400	3,000	3,200
Non Cashi Item				
Depreciation	3,333	40,000	40,000	40,000
Total Fixed Cost	54,833	658,000	662,500	666,200
Net Profit (E) [C-D]	23,167	278,000	320,300	365,740
Investment Payback		80,000	80,000	80,000

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	200,000		
1.2	Net Profit	278,000	320,300	365,740
1.3	Depreciation (Non cash item)	40,000	40,000	40,000
1.4	Opening Balance of Cash Surplus		238,000	518,300
	Total Cash Inflow	518,000	598,300	924,040
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	238,000	518,300	844,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:08
Experience & Skill : 03 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

