



Grameen Kalyan

Proposed NU Business Name : Siam Fashion



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Suruj Ali Vill: Kundupara, Post: Kumarkhali. Upazilla : Kumarkhali, District: Kushtia.
Age	: 28 Years
Marital status	: Married
No. of siblings:	: 1 (One) brother and 1 (One) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Sharmin Sultana : Md. Ashraf Ali : Branch: Kumarkhali, Group # 10, Centre # 35/M, Loan no.: 10442 Member since: 2011, First loan: Tk. 10,000, Last GB loan: 50,000, Outstanding: 34,000 : Entrepreneur : No : Nil : Nil : Nil
Education, till to date	: H.S.C

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	05 (Five) years experience in clothing business. Entrepreneur started this business with BDT 300,000 (Three Lac). Now it's value is BDT 700,000 (Seven lac).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01916596727, 01727537600
National ID number	:	5027104476353
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (Ten thousand) and used the money to business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

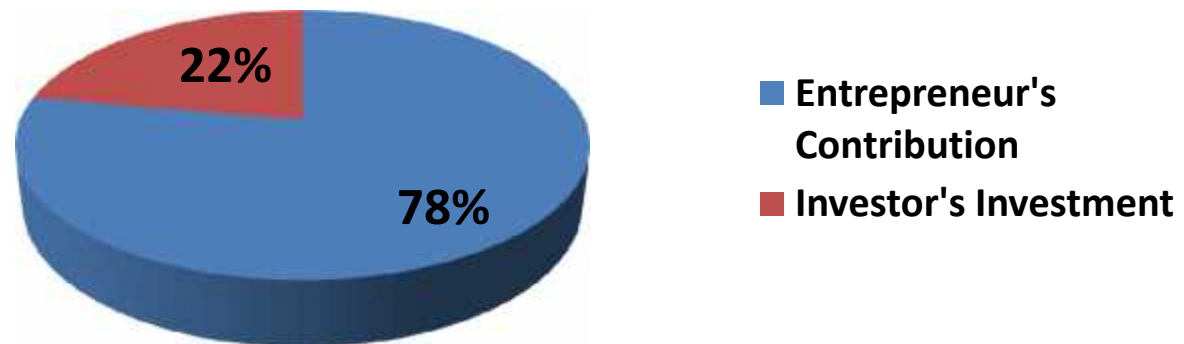
Project's Name	:	Siam Fashion
Address/ Location	:	Gonomore, Kumarkhali, Kushtia
Total Investment	:	BDT 9,00,000
Financing	:	Self financing: BDT 7,00,000 Required Investment: BDT 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Self - 10,000 (Ten Thousand only) Employee-01- 5,000 (Five Thousand Only)
Proposed Salary	:	Self - 10,000 (Ten Thousand only) Employee(01)- 5,000 (Five Thousand Only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The business will start with different types of clothing products; ➤ Fund need to increase the volume of existing product; ➤ Expected gross profit on sales@ 15%; ➤ Payback period to the investor is 2 years; ➤ Expected date to start the project in August, 2015;

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing	Proposed Business (BDT)		Total Investment
		NU Invest	Investor	
	1	2	3	4 (1+2+3)
Investments in different categories:				
Shirt, pant (Men's Item)	200,000			200,000
Ladies Item	100,000		100,000	200,000
Kids Cloth	70,000		30,000	100,000
Punjabi, T-shirt, etc	80,000		50,000	130,000
Decoration	80,000		20,000	100,000
Security (Shop)	150,000		-	150,000
Cash in hand	20,000			20,000
Total Capital	700,000	-	200,000	900,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution	700,000	78
Investor's Investment	200,000	22
Total Investment	900,000	100



Existing Business Info

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	7,500	225,000	2,700,000
Less: Cost of sales (B):	6,375	191,250	2,295,000
Gross profit (GP) [C=(A-B)]	1,125	33,750	405,000
Less: Operating Costs:			
Electricity bill		1,000	12,000
Generator Bill		300	3,600
Shop Rent		4,500	54,000
Transportation		500	6,000
Mobile bill		300	3,600
Present salary/Drawings-self (2)		15,000	180,000
Entertainment		500	6,000
Non Cash Item:			
Depreciation Expenses		500	6,000
Total Operating Cost (D)		22,600	271,200
(C-D)Net Profit:		11,150	133,800

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	10,000	260,000	3,120,000	11,500	299,000	3,588,000
Less: Cost of sales (B):	8,500	221,000	2,652,000	9,775	254,150	3,049,800
Gross profit (GP) [C=(A-B)]	1,500	39,000	468,000	1,725	44,850	538,200
Less: Operating Costs:						
Electricity bill		1000	12,000		1100	13,200
Generator Bill		300	3,600		300	3,600
Shop Rent		6,000	72,000		6,000	72,000
Transportation		500	6,000		550	6,600
Mobile bill		500	6,000		550	6,600
Salary (02 Person)		15,000	180,000		15,000	180,000
Entertainment		500	6,000		550	6,600
Other Expenses		100	1,200		110	1,320
Non Cash Item:						
Depreciation Expenses		500	6,000		550	6,600
Total Operating Cost (D)	0	24,400	292,800	0	24,710	296,520
(C-D)Net Profit:		14,600	175,200		20,140	241,680
Retained Income:			175,200			241,680

Notes: 1. Agreed Grace period: Three Months.

2. **Investment Payback schedule:** Installment will be paid in every three month including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:		
Opening Balance	20,000	275,200
Capital Infusion by Investor	200000	
Sales	3,120,000	3,588,000
Total Receipts	3,340,000	3,863,200
Cash Outflow:		
Cost of goods sold	2,652,000	3,049,800
Operating expenses	292,800	296,520
Return to investor	120,000	120,000
Total payment	3,064,800	3,466,320
Closing Balances	275,200	396,880

SWOT ANALYSIS

STRENGTH

- Employment: 02 Person
Self: 1;
Employee: 1
- Trade license: Own name;
- Skill & experience.

WEAKNESS

- Monitoring the quality;
- Choose better Cotton.

OPPORTUNITIES

- Huge demand in local area;
- Investor's money will be payback in two years.

THREATS

- Competitors;
- Credit sales.

Presented at 6th SB Ex. Design Lab on August 12,
2015 at Grameen Kalyan.

Thank you

Siam Fashion Existing Business Photo









Existing Store room



Family Picture (NU& Mother)



Thank You