

Proposed NU Business Name: **M/S SAMI GARMENTS & BOSTRO BITAN**



Project identification and prepared by: Shahabuddin,
Mohonpur Unit, Rajshahi

Project verified by: MD. Mijanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MARAJ UDDIN
Age	:	12-01-1988 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Horihorpara, P.O: Mougachi, P.S: Mohonpur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. LOTIFA BEGUM
(iii) Father's name	:	MD. ABDUS SALAM
(iv) GB member's info	:	Branch: Mougachi, Mohonpur, Centre # 59(Female), Member ID: 4924/2, Group No: 02 Member since: 01-02-2012 (04Years) First loan: BDT 15,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: BDT 24450
(v) Who pays GB loan installment	:	N/A
(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	:	2 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737844854
Mother's Contact No.	:	01622211031
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LOTIFA BEGUM joined Grameen Bank since 4 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SAMI GARMENTS & BOSTRO BITAN
Location	:	Mougachi Bazar, Mohonpur, Rajshahi
Total Investment in BDT	:	BDT 186,000/-
Financing	:	Self BDT 66,000/-(from existing business) 45% Required Investment BDT 80,000/-(as equity) 55%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant, Shirt, T-shirt etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rajshahi, Nauga.▪Agreed grace period is 3 months.

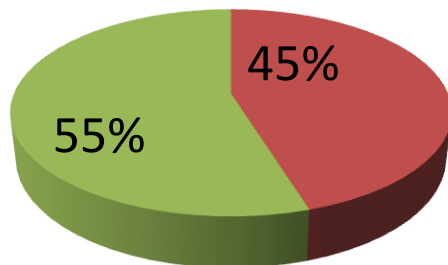
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloths and garments items	2200	66000	792000
Total Sales (A)	2200	66000	792000
Less Variable Expense			
Cloths and garments items	1760	52800	633600
Total variable Expense (B)	1,760	52800	633600
Contribution Margin (CM) [C=(A-B)]	440	13200	158400
Less Variable Expense			
Rent		700	8400
Electricity bill		250	3000
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		100	1200
Total fixed cost (D)		7,150	85800
Net Profit (E)= [C-D]		6,050	72600

Investment Breakdown

Particulars	Existing	Proposed	Total
T shirt (150x90)	13,500	15,000	28500
Shirt (25x300)	7,500	15,000	22500
Gipsy (20x550)	11,000		11000
Sweater (20x350)	7,000		7000
Pant (25x370)	9,250		9250
Trouser (6x100)	600		600
Towel (20x60)	1,200	6,000	7200
Panjabi (15x320)	4,800	16,000	20800
Baby set (20x50)	1,000		1000
Baby dress	8,330	6,800	15130
Male under garments (ganji) (6x270)	1,820	2,700	4520
Jeans pant		18,500	18500
	66,000	80,000	146000

Source Of Finance



- Entrepreneur's Contribution 66,000
- Investor's Investment 80,000
- Total 146,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cloths and garments items	3300	99000	1188000	1247400
Total Sales (A)	3300	99000	1188000	1247400
Less Variable Expense				
Cloths and garments items	2640	79200	950400	997920
Total variable Expense (B)	2,640	79200	950400	997920
Contribution Margin (CM) [C=(A-B)]	660	19800	237600	249480
Less Variable Expense				
Rent		700	15,000	15,000
Electricity bill		350	4200	4400
Transportation		1,000	12,000	12,300
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3600
Mobile bill		350	4200	4200
Total fixed cost (D)		7,700	99,000	99,500
Net Profit (E)= [C-D]		12100	145200	149,980
Investment Payback			48,000	48,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	145,200	149,980
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		97,200
	Total Cash Inflow	225200	247180
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	97,200	199180

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

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পা : মোহনপুর, জেলা : রাজশাহী।

ট্রড লাইসেন্স

মহান্ম যাত্রি জাম্বুজয়ন্তী

তারিখ: ২০/৩/১৫

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লা : রাজশাহী।

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মৌগাছি

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ মেরাজ উদ্দিন

Name: Md. Maraj Uddin

পিতা: মোঃ আব্দুল সালাম

মাতা: মোছাঃ লতিফা বেগম

Date of Birth: 12 Jan 1988

ID NO: 8115367429038

গ্রামীণ ব্যাংক

মৌগাছি মোহনপুর শাখা-৭২৯ শাখা

প্রদানের তারিখ: ১৫/০৮/২০০৮

FAMILY PICTURE

