

Proposed NU Business Name: **M/S REAL GARMENTS**



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Project verified by: Monoronjon



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Real
Age	:	08/09/1990(26 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers, 1 Sister
Address	:	Vill:Telir Bil P.O : Pousar, P.S: Munshiganj Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rokeya Begum
(iii) Father's name	:	Md. Aowlad Hossain
(iv) GB member's info	:	Branch :Poushar, Centre #13/(Female), Member ID: 1961/4, Group No:01 Member since:20/10/1996(21 years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 0 , Outstanding loan: 13400
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	10 years experience in running business. : Nil
Other Own/Family Sources of Income	:	Rawmaterials Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01942853820
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rokeya Begum joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

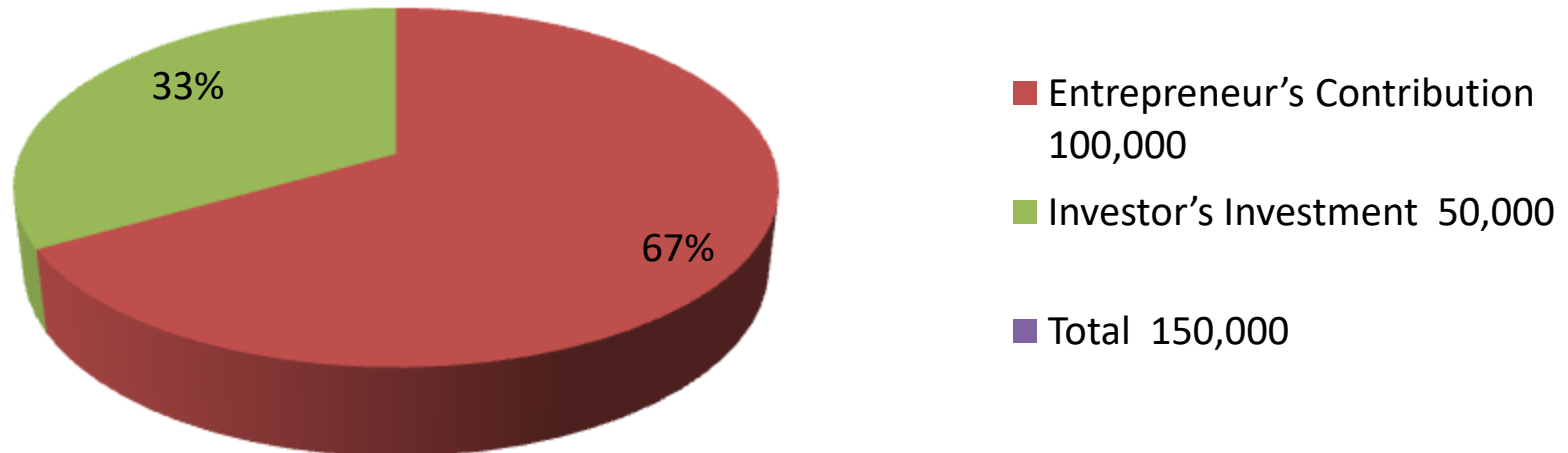
Business Name	:	M/S REAL GARMENTS
Location	:	Telir Bil,Pousar,Munshiganj.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 12ft=144square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Garments items.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪The shop is Owned.▪Collects goods from Islampur Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments Items	2100	63000	756000
Total Sales (A)	2100	63000	756000
Less. Variable Expense			
Garments Items	1260	37800	453600
Total variable Expense (B)	1260	37800	453600
Contribution Margin (CM) [C=(A-B)]	840	25200	302400
Less. Fixed Expense			
Rent			0
Electric Bill		300	3600
Transportation		1500	18000
Salary (self)		5000	60000
Salary (staff)		8000	96000
Guard			0
Entertainment		1000	12000
Generator		200	2400
Mobile		1500	18000
Total fixed Cost (D)		17500	210000
Net Profit (E) [C-D]		7700	92400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shatun	1000	25	25000	1200	25	30000	55000
Jorjet Cloth	176	85	15000	118	85	20000	35000
Heat Machine	2	30000	60000				60000
Total			100000			50000	150000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Garments Item	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense					
Garments Item	1800	54000	648000	680400	714420
Total variable Expense (B)	1800	54000	648000	680400	714420
Contribution Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less. Fixed Expense					
Rent			0	0	0
Electric Bill		1000	12000	12600	13230
Transportation		2500	30000	31500	33075
Salary (self)		5000	60000	63000	66150
Salary(staff)		8000	96000	100800	105840
Guard			0	0	0
Generator			0	0	0
Entertainment		4000	48000	50400	52920
Mobile		2000	24000	25200	26460
Total fixed Expenses		22500	270000	283500	297675
Net Profit (E) [C-D]		13500	162000	170100	178605
Investment Payback			20000	20000	20000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	162000	170100	178605
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		142000	292100
	Total Cash Inflow	212000	312100	470705
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
3	Total Cash Outflow	70000	20000	20000
	Net Surplus	142000	292100	450705

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

