

Proposed NU Business Name: **CHOYES FASHION & BOSTROBITAN**

Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOKBUL DEWAN
Age	:	13-07-1987 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	3 Brother & 1 Sister
Address	:	Vill: Vortacharjerbag P.O: : Ponchosar P.S: Munshiganj Sadar ,Dist: Munshiganj
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASU BEGUM
(iii) Father's name	:	RAHIM DEWAN
(iv) GB member's info	:	Branch: Ponchosar Centre # 01 (Female), Member ID: 1128, Group No: 05 Member since: 01-02-1999(18 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: BDT 57,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has training Two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01991-474256
Father's Contact No.	:	01954-825470
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASU BEGUM joined Grameen Bank since 18 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	:	CHOYES FASHION & BOSTROBITAN
Location	:	Vortacharjerbag, Ponchosar, Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 170,000(from existing business) 68% Required Investment BDT 80,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like longi,Sari,goj Cloth,Gince pant,gamsa,three pice etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪He is doing his business in rent place.▪Collects goods from Norshindi, Nowebganj.▪Agreed grace period is 3 months.

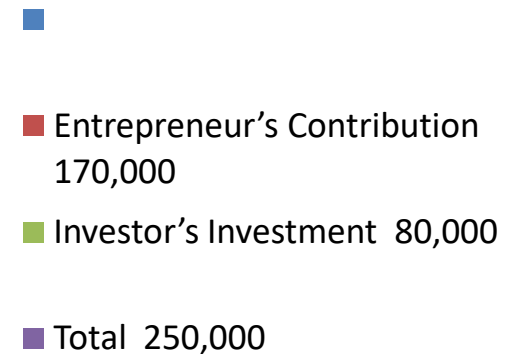
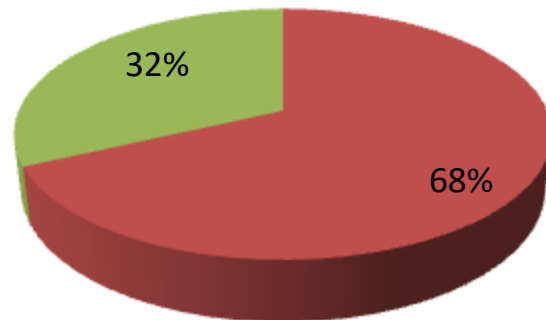
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	3,500	105,000	12,60,000
Total Sales (A)	3,500	105,000	12,60,000
Less. Variable Expense			
Garments item	2,800	84,000	10,08,000
Total variable Expense (B)	2,800	84,000	10,08,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		3,500	42,000
Transport		4,000	48,000
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		3,000	36,000
Entertainment		300	3,600
Guard		150	1,800
Generator		300	3,600
Total fixed Cost (D)		17,350	208,200
Net Profit (E) [C-D]		3,650	43,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Longi (150*300)	45,000	30,000	75,000
Shari (100*400)	40,000	40,000	80,000
Gaj Cloth (600*45)	27,000		27,000
Gins pant (50*300)	15,000	9,000	24,000
Gamsa (100*40)	4000		4000
Three pices (50*400)	20,000		20,000
Other	19,000	1,000	20,000
Total	170,000	80,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	4,000	120,000	14,40,000	15,12,000	15,87,600
Total Sales (A)	4,000	120,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense					
Garments item	3,200	96,000	11,52,000	12,09,600	12,70,080
Total variable Expense (B)	3,200	96,000	11,52,000	12,09,600	12,70,080
Contribution Margin (CM)					
[C=(A-B)	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Transport		4,000	48,000	48,000	48,000
Electricity Bill		800	9,600	9,600	9,600
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	3,700	3,800
Guard		150	1,800	1,800	1,800
Generator		300	3,600	3,700	3,800
Non Cash Item					
Depreciation					

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	80,000		
1.2	Net Profit	79,800	93,900	108,720
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		47,800	109,700
	Total Cash Inflow	159,800	141,700	218,420
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)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	47,800	109,700	186,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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

টয়েজ ক্যান্টিন এন্ড বস্ত্র বিতান

এখানে উন্নতমানের দেশী-বিদেশী শর্ট, প্যান্ট গেঞ্জী, ফতুয়া, শ্রি পিছ পাওয়া যায়।

শ্রীঃ মোঃ মক্কেল হোসেন

মোবাইল: ০১৯৩০১৮৫৩৩৩

স্বদেশী বস্ত্র বিতান

কুমিল্লা, বাংলাদেশ

পল্লীসেবা

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FAMILY PICTURE