

Proposed NU Business Name: TASIN FOM & PORDA CORNAR

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	:	MD MOZAMMEL HOSSAIN
Age	:	10-11-1982 (34 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	3 Brother & 1 Sister
Address	:	Vill: Shipahipara P.O: Rampal P.S: Munshiganj Sadar ,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	:	MOMOTAJ BEGUM
(iii) Father's name	:	DEAD MOFIZUL VUAYA
(iv) GB member's info	:	Branch: Rampal Centre # 70 (Female), Member ID: 5804/3, Group No: 02 Member since: 01-02-2012(05 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 16,380/-
(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.	:	01916-606306
Father's Contact No.	:	01981-025229
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTAJ BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TASIN FOM & PORDA CORNAR
Location	:	Farin plazza, Shipahipara,Rampal, Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 463,000/-
Financing	:	Self BDT 383,000(from existing business) 83 % Required Investment BDT 80,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Jacket Corton, fom, Cloth, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing Two employee.▪He is doing his business in rent place.▪Collects goods from Islampur, Bongshal.▪Agreed grace period is 3 months.

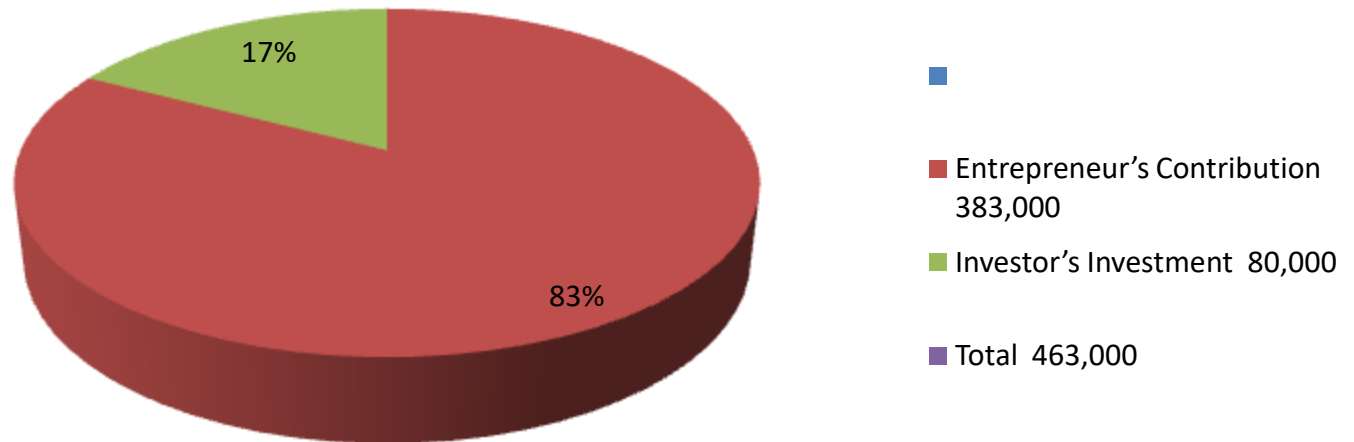
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Garments item	3,200	96,000	11,52,000
Total variable Expense (B)	3,200	96,000	11,52,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		3,500	42,000
Transport		2,000	24,000
Electricity Bill		1,500	18,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		6,000	72,000
Entertainment		300	3,600
Guard		100	1,200
Genaretor		100	1,200
Total fixed Cost (D)		18,800	225,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Jaket corton cloth (3340*60)	200,400	60,000	260,400
Fom (30*4000)	120,000	20,000	140,000
Cloth (25*2500)	62,500		62,500
Other	100		100
Total	383,000	80,000	463,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Total Sales (A)	4,500	1,35,000	16,20,000	17,01,000	17,86,050
Less. Variable Expense					
Garments item	3,600	108,000	12,96,000	13,60,800	14,28,840
Total variable Expense (B)	3,600	108,000	12,96,000	13,60,800	14,28,840
Contribution Margin (CM)					
[C=(A-B)	900	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Transport		2,000	24,000	24,200	24,400
Electricity Bill		1,500	18,000	18,000	18,000
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		6,000	72,000	72,000	72,000
Entertainment		300	3,600	3,700	3,800
Guard		100	1,200	1,200	1,200
Genaretor		100	1,200	1,200	1,200
Total Fixed Cost		18,800	225,600	226,000	226,400
Net Profit (E) [C-D)		8,200	98,400	114,200	130,810

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	80,000		
1.2	Net Profit	98,400	114,200	130,810
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		66,400	148,600
	Total Cash Inflow	178,400	180,600	279,410
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	66,400	148,600	247,410

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
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

তাছিন ফোম এন্ড পর্দা কর্ণার

১৯৯৬-১৯৯৭ সালের
সেবার ০২৯৮৩-১৯৯৮৩৬
০১৯৯৩-১৯৯৯৩৬
নতুন পুরা, সিলভার,
ব্রাস, স্টীল

- বিশেষ আকর্ষণে তাছিন ফোম এন্ড পর্দা কর্ণারে ১টি
কোর প্যাণ্ডে, ডিন্ডু মাইক্রো প্রেসি ব্যাকি মাইক্রো
মার্কে ডাকেরে আকর্ষণীয় পুরস্কার
- ১ম পুরস্কার ১টি LED আলোর মিলি
 - ২য় " ১টি প্রাইভেট মোবাইল
 - ৩য় " ১টি দিয়ার লেট
 - ৪, ৪র্থ " ১টি বেলোডাক মেশিন
 - ৫, ৫ম " ৫টি শ্রী পিছ
 - ৬, ৬ষ্ঠ " ২৩টি ছাতা
 - ৭, আকর্ষণীয় পুরস্কার ১টি জেলাই মেসিন















FAMILY PICTURE