

SUSHANTA GARMENTS AND SHOE STORE



Project identification and prepared by: Atiqur Rahman, Elenga Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary
Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUSHANTA CHANDRA DAS
Age	:	10-05-1999 (26 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother
Address	:	Vill: Silimpur P.O: Kalihati P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	REKHA RANI DAS
(iii) Father's name	:	SONTUSH CHANDRA DAS
(iv) GB member's info	:	Branch: Khilda Kalihati, Centre # 12 (Male), Member ID: 7672, Group No: 06 Member since: 25-01-1990 (25 Years) First loan: 2,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 34,600
(v) Who pays GB loan installment	:	Father
(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 no training.
Other Own/Family Sources of Income	:	Father's income (Mat Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01868-320990
Brother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sontush Chandra Das is a member of Grameen Bank since 25 years. At first he took 2,000 taka loan from Grameen Bank. Sontush Chandra Das gradually took loan from GB. Utilize loan mat business and home development. He made a tin shed building and 100 decimal land.

Proposed Nobin Udyokta Business Info

Business Name : **SUSHANTA GARMENTS AND SHOE STORE**

Location : Bagutia bazar, Kalihati, Tangail

Total Investment in BDT : BDT 5,00,000

Financing : Self BDT 3,00,000 (from existing business) 60%
Required Investment BDT 2,00,000 (as equity) 40%

Present salary/drawings from business (estimates) : 7,000 Taka

Proposed Salary : 10,000 Taka

Implementation :

- The business is planned to be scaled up by investment in existing goods like; Shirt, Jeans Pant, Punjabi, T-Shirt, Three piece, Kids cloth, Bag Shoe, Sandal, School bag etc.
- Average 20% gain on sales.
- The business is operating by entrepreneur. Existing no employee.
- After getting equity fund one employee will be appointed.
- Collects goods from Elenga, Tangail, Dhaka.
- The shop is rented.
- Agreed grace period is 4 months.

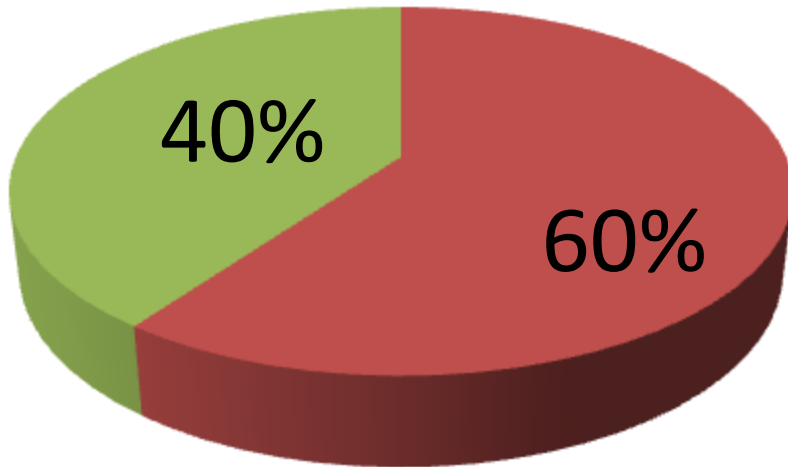
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt, Jeans Pant, Punjabi, T-Shirt, Three piece, Kids cloth etc	2,000	60,000	720,000
Bag Shoe, Sandal, School bag etc	1,500	45,000	540,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Shirt, Jeans Pant, Punjabi, T-Shirt, Three piece, Kids cloth etc	1,600	48,000	576,000
Bag Shoe, Sandal, School bag etc	1,200	36,000	432,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		400	4,800
Generator bill		150	1,800
Mobile Bill		500	6,000
Transportation		2,000	24,000
Salary (self)		7,000	84,000
Entertainment		500	6,000
Guard		150	1,800
Total fixed Cost (D)		11,700	140,400
Net Profit (E) [C-D]		9,300	111,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt, Jeans Pant, Punjabi, T-Shirt, Three piece, Kids cloth etc	1,40,000	1,00,000	2,40,000
Bag Shoe, Sandal, School bag etc	80,000	1,00,000	1,80,000
Security	80,000	-	80,000
Total	3,00,000	2,00,000	5,00,000

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 200,000
- Total 500,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Shirt, Jeans Pant, Punjabi, T-Shirt, Three piece, Kids cloth etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Bag Shoe, Sandal, School bag etc	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Shirt, Jeans Pant, Punjabi, T-Shirt, Three piece, Kids cloth etc	2,800	84,000	1,008,000	1,058,400	1,111,320
Bag Shoe, Sandal, School bag etc	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		1,000	12,000	24,000	24,000
Electricity Bill		400	4,800	4,000	4,500
Generator bill		150	1,800	4,000	4,500
Mobile bill & SMS Monitoring		750	9,000	6,000	6,500
Transportation		3,000	36,000	26,000	28,000
Salary (self)		10,000	120,000	96,000	96,000
Salary (staff)		3,000	36,000	60,000	60,000
Entertainment		700	8,400	4,000	4,500
Guard bill		150	1,800	4,000	4,500
Total Fixed Cost		19,150	229,800	228,000	232,500
Net Profit (E) [C-D]		16,850	202,200	225,600	243,780
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	202,200	225,600	243,780
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		122,200	267,800
	Total Cash Inflow	402,200	347,800	511,580
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	122,200	267,800	431,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 10 Years
Quality cloths & 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
Local competitors;

Pictures











Man in grey sweater standing in the doorway.

Large stacks of shoes in plastic bags, some with green labels, piled up in the store.

Blue shirt hanging from the ceiling.

Blue shirt hanging on the right side of the store.











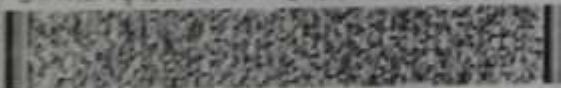
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: সুশান্ত চন্দ্র দাস
 Name: SUSHANTA CHANDRA DAS
 পিতা: সন্তোষ চন্দ্র দাস
 মাতা: রেখা হোসী দাস
 Date of Birth: 10 May 1989
 ID NO: 19899324703000005

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারান বা
 ক্ষয়/চুরি হলে নিম্নের পোর্টাল থেকে নতুন করে আবেদন করা হবে।
 ডিডেন: প্রোগ্রাম: সিভিলস্ট্র. ডাটাবেস: কলিকাতা - ১৯১১, কলিকাতা পৌরসভা,
 কলিকাতা, উত্তরবঙ্গ

স্বাক্ষর
 জাতীয় পরিচয়পত্রের বাতিল তারিখ: ১২/১০/২০১০



ইউ. পি. ফরম - ৭
 ধারা-১২ (১)

লাইসেন্স

এন. নং: _____ ইউনিয়ন পরিষদ
 উপজেলা: কানিশাতি জেলা - টাংগারাইল
 পল্লি নং: ০২ তারিখ: ২০/০২/২০২০
 লাইসেন্স নং: ৫২
 প্রাপ্ত হওয়ার নাম: সুক্রান্ত দাস
 পিতা/স্বামীর নাম: সন্তোষ চন্দ্র দাস
 ঠিকানা: বাঘাচাঁদা বাজার, কানিশাতি - টাংগারাইল
 ডিডেনের পরিমাণ: টাকা - ২০০৮
 এলাকা: মুরগী টাঙ্গা নাম
 বসবাস করার অত্র ইউনিয়ন এলাকায় সুক্রান্ত দাস
 ১০ পূর্ণ/অর্ধ বৎসরের জন্য ০২/০৭/২০২৪ তারিখ হইতে ৩০/০৬/২০২৫ পর্যন্ত।
 গার্মেন্টস/এন্ড জুতার
 প্রস্তুতকারক অনুমতি দেওয়া হইল।

তারিখ: ২০/০২/২০২০
 ২০/০২/২০২০
 চেয়ারম্যান
 টাংগারাইল উপজেলা পরিষদ
 চেয়ারম্যান
 এলাকা: মুরগী টাঙ্গা
 ইউনিয়ন পরিষদ

FAMILY PICTURE

