

Proposed NU Business Name: **RESHMA GARMENTS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	RESHMA AKTAR
Age	:	21-07-1982(34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Nil/-
No. of siblings:	:	3 Brothers, 2 Sisters.
Address	:	Vill: Chopara , P.O: Meruyaghona, P.S: Delduyar, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONOYARA BEGUM
(iii) Father's name	:	ALFAJ UDDIN
(iv) GB member's info	:	Branch: Fajilhathi Delduyar, Centre # 26 (Female), Member ID: 2389/1, Group No: 03 Member since: 07/02/2011 First loan: BDT 5000 /- Outstanding loan: Nil
Further Information:		
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775870057
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOYARA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RESHMA GARMENTS
Location	:	Chorpara Bazar, Tangail
Total Investment in BDT	:	BDT 159,000/-
Financing	:	Self BDT 89,000/- (from existing business) 56% Required Investment BDT 70,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt,Pant,Frog,Shari,Borka etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Sadarghat,Dhaka.▪Agreed grace period is 3 months.

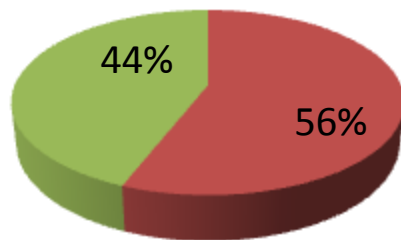
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt,Pant,Frog,Shari,Borka,etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Shirt,Pant,Frog,Shari,Borka,etc			
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less. Fixed Expense	500	15,000	180,000
Rent		1,000	12,000
Electricity Bill		400	4,800
Transportation		1,200	14,400
Mobile Bill		200	2,400
Entertainment		200	2,400
Guard		100	1,200
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt (6x 800)	4800	19000	23800
Three pitch (30x 1000)	30000	20000	50000
Borka(12x 700)	8400		8400
Panjabi (6 x650)	3900		3900
Other Cloth	41900	31000	72900
Total	89000	70000	159000

Source of Finance



- Entrepreneur's Contribution 89,000
- Investor's Investment 70,000
- Total 159,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Shirt,Pant,Frog,Shari,Borka,etc	3,000	90,000	1,080,000	1,134,000
Total Sales (A)	3,000	90,000	1,080,000	1,134,000
Less. Variable Expense				
Shirt,Pant,Frog,Shari,Borka,etc	2,250	67,500	810,000	850,500
Total variable Expense (B)	2,250	67,500	810,000	850,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		400	4,800	6,000
Transportation		1,800	21,600	6,000
Mobile Bill		300	3,600	2,400
Entertainment		200	2,400	2,400
Guard		100	1,200	1,200
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		8,800	105,600	90,000
Net Profit (E) [C-D]		13,700	164,400	193,500
Investment Payback			42,000	42,000

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

SI #	Particulars	Year 1 (BDT)	Year 2nd (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	164,400	193,500
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		122,400
	Total Cash Inflow	234,400	315,900
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	122,400	273,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gorai, Najirpara.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures























FAMILY PICTURE

