

## Proposed NU Business Name: **MS EVA GARMENTS**



Project identification and prepared by: Md Jahangir Ferdous,  
Munshigonj Unit, Munshigonj

Project verified by: Sushanto Kumar Biswash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD APU</b>
Age	:	11-11-1987 (30 Years)
Education, till to date	:	Class 8
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 3 Sister
Address	:	Vill: Shakhri Bazaar, P.O: Shakhri Bazaar, P.S: Munshigonj Sadar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>PARVIN BEGUM</b>
(iii) Father's name	:	<b>MD AMZAD HOSSAIN</b>
(iv) GB member's info	:	Branch: Ponchosar Munshigonj, Centre # 13 (Female), Member ID: 8205, Group No: 10 Member since: 09-04-2008 to 2015 (8 Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	03 years experience in running business. He has hand training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-728507
Family's Contact No.	:	01917265884
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PARVIN BEGUM** joined Grameen Bank since 8 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	:	<b>MS EVA GARMENTS</b>
Location	:	Shakhari Bazaar, Rampal, Munshigonj
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 190,000/- (from existing business) 70% Required Investment BDT 80,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 10 ft = 180 Square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ Kids cloth manufacturer.</li><li>▪ Average 40% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing 8 artisans.</li><li>▪ Three artisans will be appointed after getting equity fund.</li><li>▪ The shop is rented.</li><li>▪ Collects goods from Dhaka.</li><li>▪ Agreed grace period is 3 months.</li></ul>

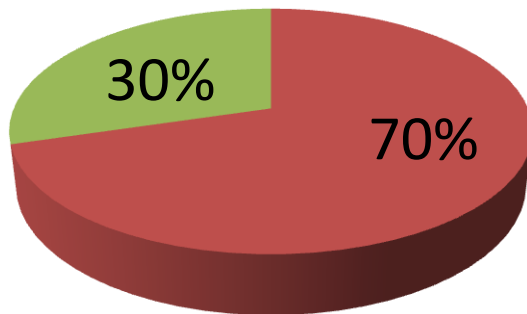
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Cloths	105,000	1,260,000
<b>Total Sales (A)</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>		
Cloths	63,000	756,000
<b>Total variable Expense (B)</b>	<b>63,000</b>	<b>756,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Fixed Expense</b>		
Rent	2,000	24,000
Electricity Bill	1,800	21,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	800	9,600
Entertainment	200	2,400
Salary (staff)	24,000	288,000
<b>Total fixed Cost (D)</b>	<b>34,100</b>	<b>409,200</b>
<b>Net Profit (E) [C-D]</b>	<b>7,900</b>	<b>94,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
China Net	500	80	40,000	500	80	40,000	80,000
Digital Cloth	400	100	40,000			30,000	70,000
AC Net	800	70	56,000	0	0	0	56,000
Astor	300	12	3,600	300	12	3,600	7,200
Lace and Thread	1	400	400	100	64	6,400	6,800
Security	1	50000	50,000	0	0	0	50,000
<b>Total</b>	<b>2002</b>		<b>190,000</b>	<b>1,400</b>		<b>80,000</b>	<b>270,000</b>

## Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 80,000
- Total 270,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Confectionery Item	145,000	1,740,000	1,827,000	1,918,350
<b>Total Sales (A)</b>	<b>145,000</b>	<b>1,740,000</b>	<b>1,827,000</b>	<b>1,918,350</b>
<b>Less. Variable Expense</b>				
Confectionery Item	87,000	1,044,000	1,096,200	1,151,010
<b>Total variable Expense (B)</b>	<b>87,000</b>	<b>1,044,000</b>	<b>1,096,200</b>	<b>1,151,010</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>58,000</b>	<b>696,000</b>	<b>730,800</b>	<b>767,340</b>
<b>Less. Fixed Expense</b>				
Rent	2,000	24,000	24,000	24,000
Electricity Bill	1,800	21,600	23,000	24,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,200	14,400	16,500	18,500
Entertainment	200	2,400	3,000	3,500
Salary (staff)	33,000	396,000	396,000	396,000
<b>Total Fixed Cost</b>	<b>43,600</b>	<b>523,200</b>	<b>528,000</b>	<b>532,000</b>
<b>Net Profit (E) [C-D]</b>	<b>14,400</b>	<b>172,800</b>	<b>202,800</b>	<b>235,340</b>
<b>Investment Payback</b>		<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	172,800	202,800	235,340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		140,800	311,600
	<b>Total Cash Inflow</b>	<b>252,800</b>	<b>343,600</b>	<b>546,940</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>140,800</b>	<b>311,600</b>	<b>514,940</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:011  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures































গ্রামীণ ব্যাংক

শাকশার, দুর্দাগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম: মোঃ আব্দুল

ঋণী নং: ৪২০৫

ক্রম নং: ১০

কেন্দ্র নং: ১০/১০

কেন্দ্রের নাম: মঃ গাজি গোপালপুর

বই ইস্যুর তারিখ: ১৫/৬/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর: ১২১২১২



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

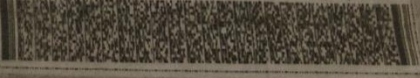


নাম: মোঃ আব্দুল  
Name: Md Apu  
পিতা: মোঃ আমজাত হোসেন  
মাতা: পারভীন বেগম  
Date of Birth: 11 Nov 1987  
ID NO: 19875915685000032

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোনও পক্ষের কাছে নিকটস্থ শেখি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ত্রিকানা: গ্রাম/হাট: শাখারী বাজার, ডাকঘর: শাখারী বাজার - ১৪০১, দুর্দাগঞ্জ  
সদর, দুর্দাগঞ্জ

১২/১০/১৪

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/১০/২০১০



১৪৫৭৭১৩৩৫১



# FAMILY PICTURE

