

Proposed NU Business Name: **FASHION WORLD**



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Dagonvuiyan Unit, Feni
Project verified by: Shush anta Kumar Bish



Brief Bio of The Proposed Nobin Udyokta

Name	:	ARMANUL KARIM
Age	:	01-01-1989 (28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brother 02 Sister
Address	:	Villa: Gajariya P.O: Gajariya ,P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAMSONNHAR
(iii) Father's name	:	SHAMSUL KARIM
(iv) GB member's info	:	Branch: Jayloskor , Centre # 50(Female), Member ID: 5321/02, Group No: 02 Member since: 15/01/2001-2009 (08 Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nil
(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	:	02 years experience in running business. 15 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01871-358914
Family's Contact No.	:	01822-010795
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAMSONNHAR joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	FASHION WORLD
Location	:	Siloniya Bazar, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 458,500/-
Financing	:	Self BDT 388,500/- (from existing business) 85% Required Investment BDT 70,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪After getting equity fund 01 will be appointed▪The shop is rented.▪Collects goods from Dhaka &Feni .▪Agreed grace period is 3 months.

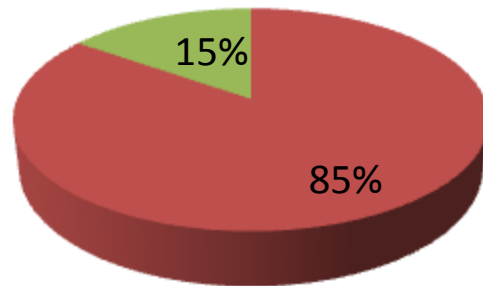
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Garments items	4500	135000	1620000
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Garments items	3825	114750	1377000
Total Variable Expense	3825	114750	1377000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		160	1920
Transportaion		1000	12000
Salary (Self)		5000	60000
Intertainment		100	1200
Gard		60	720
Generator		140	1680
Mobil Bill		300	3600
Total Fixed Cost (D)		8260	99120
Net Profit (E)= [C-D]		11990	143880

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tangilesari	120p	1200	144000			40000	184000
Print sari	30p	500	15000			0	15000
Jamdhani sari	15p	1400	21000			0	21000
SutiJamdhani sari	10p	1000	11000			0	11000
Three pices	50p	850	42500			0	42500
Than cloth	500g	60	30000			0	30000
Garments items	0	0	25000				25000
Sit cloth	0	0	30000				30000
Baby items	0	0	0			30000	30000
Others	0	0	20000			0	20000
Security	0		50000			0	50000
			0			0	0
Total	0		388500	0		70,000	458500

Source of finance



- Entrepreneur's Contribution
388,500
- Investor's Investment 70,000
- Total 458,500

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Garments items	8350	250500	3006000	3156300	3314115
Total Sales(A)	8350	250500	3006000	3156300	3314115
Less Variable Expense (B)					
Garments items	7098	212925	2555100	2682855	2816998
Total Variable Expense	7098	212925	2555100	2682855	2816998
Contributon Margin (CM) [C=(A-B)]	1253	37575	450900	473445	497117
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		160	1920	2220	2520
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gard		60	720	720	720
Generator		140	1680	1680	1680
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		13260	157440	158440	159470
Net Profit (E)= [C-D]		24315	291780	306369	321687
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	291,780	306369	321687.45
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		263780	542149
	Total Cash Inflow	361,780	570,149	863,836
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	263,780	542,149	835,836

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 02 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

PICTURE







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