

Proposed NU Business Name: **NEHAD FASHION**



Project identification and prepared by: Md. Nasir Uddin Shek
Chagolnaya Unit, Fani

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	IMRAN HOSSEN
Age	:	04-08-1995 (22 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	0 Son & 0 Daughter
No. of siblings:	:	03 Brothers & 03 Sisters
Address	:	Vill: Matia Goda, P.O: Chad Gazi, P.S: Chagolnya, Dist: Fani.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HOSNEARA BEGUM
(iii) Father's name	:	MD.BELAL HOSSAIN
(iv) GB member's info	:	Branch: Matia Goda, Centre # 40(Female), Member ID: 5532/1, Group No: 05 Member since 12-03-2004-2009(05 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	08 Years experience in the business and 07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-662921
Mother's Contact No.	:	01819-662476
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Fani.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA BEGUM joined Grameen Bank since 05 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	:	: NEHAD FASHION
Location	:	Chagolnya, Fani
Total Investment in BDT	:	BDT 7,20,000/-
Financing	:	Self BDT 6,40,000/-(from existing business) 89% Required Investment BDT 80,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7.50 ft x 16 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪He has run his Business. ▪The business is operating by entrepreneur. Existing no employee. ▪Collects goods from Fani. ▪Average 15 % gain on sales. ▪The Shop is rented. ▪Agreed grace period is 3 months.

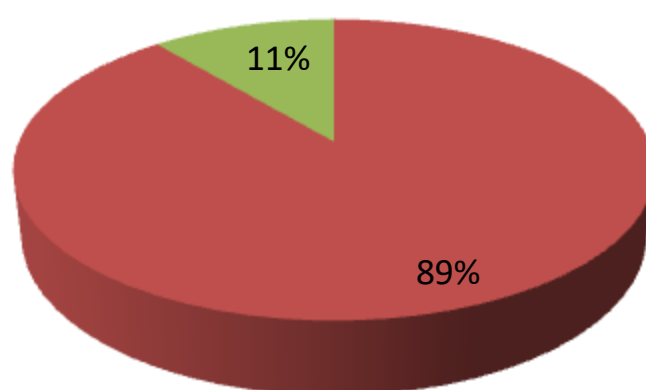
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Shari,Lungi,Three Pitch ,Shirt,Pant,ETC	3200	96000	1152000
	0	0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Shari,Lungi,Three Pitch ,Shirt,Pant,ETC	2720	81600	979200
Total Variable Expense	2720	81600	979200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		3000	36000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		300	3600
Generator		150	1800
Mobil Bill		300	3600
Total Fixed Cost (D)		9750	117000
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shari	150	800	120000	50	800	40000	160000
Lungi	120	500	60000	40	500	20000	80000
Three pitch	100	1200	120000	8	1200	0	120000
Shart	50	400	20000			0	20000
Pant	100	500	50000			0	50000
Long Cloth	600	52	31200	150	52	7800	0
Security			200000			0	
Others			38800		0	12200	51000
						0	0
Total	850		640000	248		80,000	720,000

Source of Finance



- Entrepreneur's Contribution
640,000
- Investor's Investment 80,000
- Total 720,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shari,Lungi,Three Pitch ,Shirt,Pant,ETC	3900	117000	1404000	1474200	1547910
Total Sales(A)	3900	117000	1404000	1474200	1547910
Less Variable Expense (B)					
Shari,Lungi,Three Pitch ,Shirt,Pant,ETC	3315	99450	1193400	1253070	1315724
Total Variable Expense	3315	99450	1193400	1253070	1315724
Contributon Margin (CM) [C=(A-B)]	585	17550	210600	221130	232187
Less Fixed Expense					
Rent		3000	36000	36000	36000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9750	115200	115900	116615
Net Profit (E)= [C-D]		7800	93600	98280	103194
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61600	127880
	Total Cash Inflow	173,600	159,880	231,074
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	61,600	127,880	199,074

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

