

Proposed NU Business Name: **NILOY FASHION**



Project identification and prepared by: Romendra Nath Halдар,
Sonagazi Unit, Feni

Project verified by: Sushsanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHIMUL MOZUMDER
Age	:	13-04-1989 (28 Years)
Education, till to date	:	Class 10
Marital status	:	Single
Children	:	-
No. of siblings:	:	3 Brother & 1 Sister
Address	:	Vill: Chor sahabl kari, P.O: Kachari pukur, P.S: Sonagazi, 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	:	RANI BALA MOZUMDER
(iii) Father's name	:	BIRENDRO KUMAR MOZUMDER
(iv) GB member's info	:	Branch: Chordorbesh Sonagazi, Centre # 31 (Female), Member ID: 2472/2, Group No: 04 Member since: 3-12-2010 (06 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 4,000, Outstanding loan: BDT -1998
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823-977521
Mother's Contact No.	:	01858-174725
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RANI BALA MOZUMDER joined Grameen Bank since 06 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NILOY FASHION
Location	:	Kuddus miar Bazaar, Sonagazi, Feni
Total Investment in BDT	:	BDT 515,000/-
Financing	:	Self BDT 455,000/-(from existing business) 88% Required Investment BDT 60,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by invested in existing goods like; fashion item.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni, Dhaka.▪The shop is rented.▪Agreed grace period is 3 months.

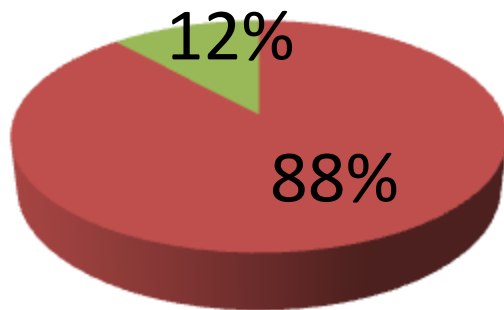
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Fashion item	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Fashion item	80,000	960,000
Total variable Expense (B)	80,000	960,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less. Fixed Expense		
Electricity Bill	700	8,400
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Entertainment	400	4,800
Rent	3,000	36,000
Transportation	2,000	24,000
Guard	200	2,400
Total fixed Cost (D)	11,700	140,400
Net Profit (E) [C-D]	8,300	99,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shari	150	800	120,000	36	800	28,800	148,800
Print Cloth	100	55	5,500	0	0	0	5,500
Long Cloth	1000	55	55,000	0	0	0	55,000
Lungi	200	300	60,000	50	300	15,000	75,000
Pant piece	50	500	25,000	0	0	0	25,000
Shirt Piece	40	500	20,000	0	0	0	20,000
Three piece	50	800	40,000	20	800	16,000	56,000
Shoe	100	500	50,000	0	0	0	50,000
Security	1	50000	50,000	0	0	0	50,000
Others	1	29500	29,500	1	200	200	29,700
Total	1692		455,000	107		60,000	515,000

Source of Finance



- Entrepreneur's Contribution 455,000
- Investor's Investment 60,000
- Total 515,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Fashion item	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense				
Fashion item	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	24,000	288,000	302,400	317,520
Less. Fixed Expense				
Electricity Bill	700	8,400	9,000	9,500
Mobile Bill	500	6,000	7,000	7,500
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	400	4,800	5,500	6,000
Rent	3,000	36,000	36,000	36,000
Transportation	2,200	26,400	28,000	30,000
Guard	200	2,400	2,500	2,600
Total Fixed Cost	12,000	144,000	148,000	151,600
Net Profit (E) [C-D]	12,000	144,000	154,400	165,920
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	144,000	154,400	165,920
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		120,000	250,400
	Total Cash Inflow	204,000	274,400	416,320
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	120,000	250,400	392,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 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

Pictures







এখানে শাড়ী, বুদ্ধী, খ্রী-পিচ, থান কাপড়,

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FAMILY PICTURE

