

Proposed NU Business Name: SHAMEA FASHION



Project identification and prepared by: Md. Shahadat Hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ABDUL SALAM
Age	:	31-10-1982 (35 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	02 Gril
No. of siblings:	:	02 Brothers
Address	:	Vill: Kishnopur P.O:Kishnopur P.S:Donbari 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	:	Most: Rowshonara Begum
(iii) Father's name	:	Late: Abdul Halim
(iv) GB member's info	:	Branch: chalas modupur , Centre # 90 (Female), Member ID: 10114, Group No: 08 Member since: 2000- raning(17Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 9,340
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-145302
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST: ROWSHONARA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAMEA FASHION
Location	:	Somoby super market, donbari,Tangail.
Total Investment in BDT	:	BDT 490,000
Financing	:	Self BDT 420,000(from existing business) 85% Required Investment BDT 70,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shart, Pant,Ladies jama,Panjabi,Etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shart, Pant,Ladies jama,Panjabi,Etc.	8,000	240,000	2880,000
Total Sales (A)	8,000	240,000	2880,000
Less. Variable Expense			
Shart, Pant,Ladies jama,Panjabi,Etc.	6,400	192,000	2304,000
Total variable Expense (B)	6,400	192,000	2304,000
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		7,000	84,000
Transportation		1,000	12,000
Entertainment		1,000	12,000
Genaretor		100	1,200
Bank service Charge		0	0
Total fixed Cost (D)		15,500	186,000
Net Profit (E) [C-D]		32,500	390,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Three pices, Shart, Pant,Panjabi, frok Etc	10,000	300,000	3600,000	3780,000
Total Sales (A)	10,000	300,000	3600,000	3780,000
Less. Variable Expense				
Three pices, Shart, Pant,Panjabi, frok Etc	8,000	240,000	2880,000	3024,000
Total variable Expense(B)	8,000	240,000	2880,000	3024,000
Contribution Margin (CM) [C=(A-B)	2,000	60,000	720,000	756,000
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		400	6,000	6,000
Mobile Bill		200	3,600	3,600
Salary (self)		5,000	60,000	60,000
Transportation		1,000	15,000	18,000
Entertainment		1,000	12,000	12,000
Genaretor		100	1,200	1,500
Salary(staff)		7,000	84,000	90,000
Total Fixed Cost		15,500	191,400	200,700
Net Profit (E) [C-D)		44,500	528,600	552,300
Investment Payback			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	528,600	552,300
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		486,600
	Total Cash Inflow	598,600	1038,900
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	128,000	42,000
3	Net Cash Surplus	486,600	996,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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

বিশ্ববিখ্যাত ব্রান্ডের সস্তায়

মুঠাই আমাদের বৈশিষ্ট্য...

সামিয়া

ফ্যাশন এ সুতা ঘর

প্রোঃ মোঃ আব্দুস সালাম

এখানে উন্নতমানের দেশী-বিদেশী রেডিমেট শার্ট, প্যান্ট, খ্রি-পিচ সহ সকল প্রকার গেম্বলি, পাঞ্জাবী, ফ্রক, তোয়ালে ইত্যাদি বিক্রয় করা হয়।

দোকান নং- ২৩, সমবায় সুপার মার্কেট, ধনবাড়ী, টাঙ্গাইল। মোবাঃ ০১৯২৫-১৪৫৩০২



সামিয়া













FAMILY PICTURE

