

Proposed NU Business Name: MAX STYLE



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Project verified by: Md. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	NARGIS BISSAS
Age	:	01/01/1986 (31 Years.)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	1 SON.
No. of siblings:	:	2 Sisters.
Address	:	Vill:Ranibazar, P.O: Ghoramara , P.S:Boyaliya,Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.MONJUARA BEGUM.
(iii) Father's name	:	MD: SHAHANAJ BALU.
(iv) GB member's info	:	Branch: PADDA BELA, CHOYADANGA, Centre # 80(Female), Member ID:8992 Group No: 08. Member since: 20/06/2013 to runing. (5 Years)
Further Information:		First loan: BDT 10,000 /-
(v) Who pays GB loan installment	:	Existine loan:150,000/=
(vi) Mobile lady	:	Outstanding loan:No.115,350/=
(vii) Grameen Education Loan	:	Father
(viii) Any other loan like GB, BRAC ASA etc..	:	No No 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	:	4 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709000780.
Family's Contact No.	:	01716877505.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.MONJUARA BEGUM.joined Grameen Bank since 4 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan for bussiness.

Proposed Nobin Udyokta Business Info

Business Name	:	MAX STYLE
Location	:	New market, rajshahi
Total Investment in BDT	:	BDT 556,000/-
Financing	:	Self BDT 506,000/- (from existing business) 91% Required Investment BDT 50,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, pant,T-shirt,Shirt,Three pcs. Others etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪ the shop is rent.▪Collects goods from Company.▪Agreed grace period is 3 months.

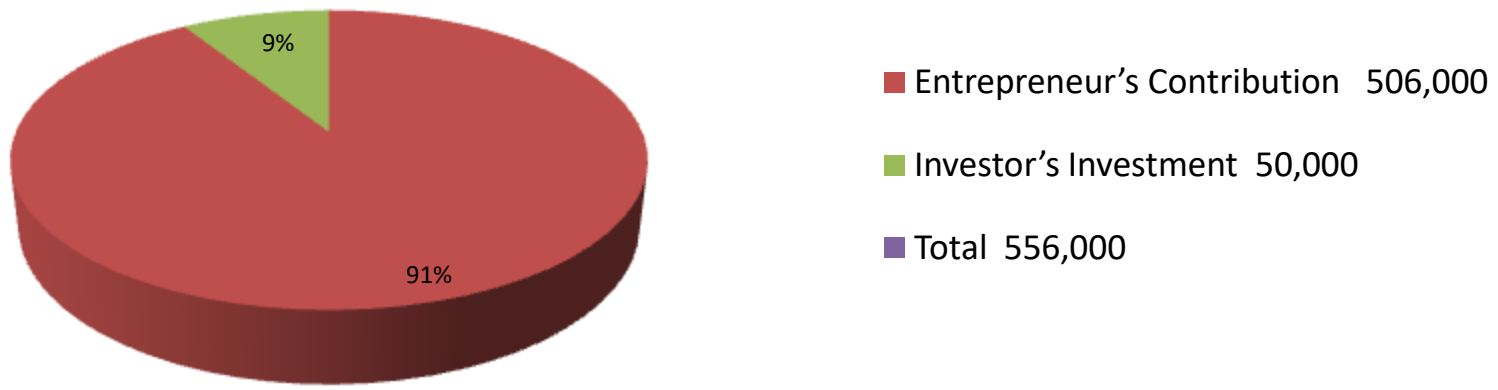
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments product sales	5,000	150,000	1800000
Total Sales (A)	5,000	150,000	1800000
Less. Variable Expense		0	
Garments product sales	4,000	120,000	1440000
Total variable Expense (B)	4,000	120,000	1440000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360000
Less. Fixed Expense			
Rent		8000	96,000
Electricity Bill		1000	12,000
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard			0
Transportation		1500	18,000
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		15,800	189,600
Net Profit (E) [C-D]		14,200	170,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
All kind of garments goods			506000				506000
Pant and three pcs						50000	50000
Total							556000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Garments product sales	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
Less. Variable Expense		0	0	0	0
Garments product sales	4800	144000	1728000	1814400	1905120
Total variable Expense (B)	4800	144000	1728000	1814400	1905120
Contribution Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less. Fixed Expense					
Rent		8000	96000	96000	96000
Electricity Bill		1000	12000	12000	12000
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		1500	18000	18000	18000
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		15800	189700	189700	189700
Net Profit (E) [C-D]		20200	242300	263900	286580
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	242300	263900	286580
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		222300	466200
	Total Cash Inflow	292,300	486200	752780
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	222,300	466200	732780

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; New market ,Rajshahi.
Regular customers;

THREATS

Theft
Fire
Political unrest













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FAMILY PICTURE