

Proposed NU Business Name: **ADHUNIK FASHION**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KAMAL
Age	:	03-08-1988 (30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Bour Pathor, P.O: Porshuram, P.S: Porshuram, 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	:	ANOWARA BEGUM
(iii) Father's name	:	MD JOYNAL ABEDIN
(iv) GB member's info	:	Branch: Porshuram, Centre # 28 (Female), Member ID: 1887, Group No: 01 Member since: 10-08-2013 (04 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 78,000, Outstanding loan: BDT 25000/-
(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	:	11 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.	:	01815-407526
Mother's Contact No.	:	01837-619121
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 04 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	:	ADHUNIK FASHION
Location	:	Main road, Porshuram Bazaar, Feni
Total Investment in BDT	:	BDT 410,000/-
Financing	:	Self BDT 360,000/-(from existing business) 88% Required Investment BDT 50,000/-(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">▪He has a cloth store.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing 5 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

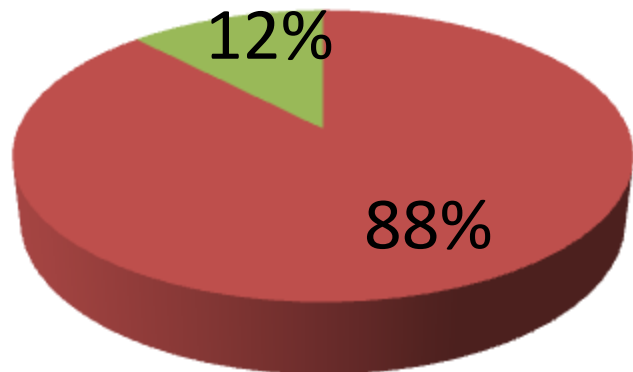
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Cloths	150,000	1,800,000
Total Sales (A)	150,000	1,800,000
Less. Variable Expense		
Cloths	97,500	1,170,000
Total variable Expense (B)	97,500	1,170,000
Contribution Margin (CM) [C=(A-B)]	52,500	630,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	500	6,000
Rent	1,750	21,000
Salary (staff)	35,000	420,000
Total fixed Cost (D)	44,150	529,800
Net Profit (E) [C-D]	8,350	100,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pant Piece	1	10000	10,000	1	10000	10,000	20,000
Shirt Piece	1	30000	30,000	1	10000	10,000	40,000
Punjabi Cloth	1	50000	50,000	1	10000	10,000	60,000
Print Clloth	1	15000	15,000	1	10000	10,000	25,000
Three Piece	1	30000	30,000	1	10000	10,000	40,000
Veil Cloth	1	25000	25,000	0	0	0	25,000
Long cloth	1	50000	50,000	0	0	0	50,000
Security	1	150000	150,000	0	0	0	150,000
Total	8	360000	360,000	5	50,000	50,000	410,000

Source of Finance



■ Entrepreneur's Contribution 360,000

■ Investor's Investment 50,000

■ Total 410,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Cloths	170,000	2,040,000	2,142,000	2,249,100
Total Sales (A)	170,000	2,040,000	2,142,000	2,249,100
Less. Variable Expense				
Cloths	110,500	1,326,000	1,392,300	1,461,915
Total variable Expense (B)	110,500	1,326,000	1,392,300	1,461,915
Contribution Margin (CM) [C=(A-B)]	59,500	714,000	749,700	787,185
Less. Fixed Expense				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	500	6,000	7,000	8,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	800	9,600	10,500	11,500
Entertainment	500	6,000	6,000	6,000
Rent	1,750	21,000	21,000	21,000
Salary (staff)	35,000	35,000	35,000	35,000
Total Fixed Cost	44,550	114,600	117,500	120,500
Net Profit (E) [C-D]	14,950	599,400	632,200	666,685
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	599,400	632,200	666,685
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		579,400	1,191,600
	Total Cash Inflow	649,400	1,211,600	1,858,285
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	579,400	1,191,600	1,838,285

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:05
Experience & Skill : 11 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

