

Proposed NU Business Name: MASTER FASION



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Unit, Dhaka

Project verified by: MD.Samsul arifin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.KOBIR HOSSIN
Age	:	27-12-1985(31 Years)
Education, till to date	:	S.S.C
Marital status	:	MARRIED
Children	:	NILL
No. of siblings:	:	4 BROTHERS & 1 SISTER
Address	:	Vill: GOYALKHILI, P.O:ROHITPUR P.S: Karanigong Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MOS: NAJMA BUGEM
(iii) Father's name	:	MD.NASIRUDDIN
(iv) GB member's info	:	
		Branch: Abdullapur , Centre # 10/M(Female), Member ID:3525/2, Group No: 03 Member since: 1980-2000(20Years)
Further Information:		First loan: BDT 5,000/-
(v) Who pays GB loan installment	:	Existing loan: BDT 10,000- Outstanding loan: BDT Nill
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01728-022720
Father's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAJMA BUGEM joined Grameen Bank since 20 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	:	MASTER FASION
Location	:	Vill: GOYALKHILI, P.O:ROHITPUR P.S: Karanigong Dist: Dhaka
Total Investment in BDT	:	BDT 310,000
Financing	:	Self BDT 250,000(from existing business) 81% Required Investment BDT 60,000(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5000
Size of shop	:	12ft x 16ft= 192 square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in exis Jents Ladies new-born & baby items Etc .▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

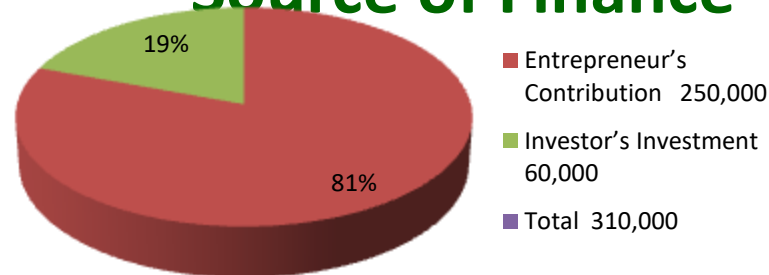
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Jents,Ladies,NewBorn,&baby Items	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Jents,Ladies,NewBorn,&baby Items	2975	89250	1071000
Total Variable Expense	2975	89250	1071000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Rent		5000	60000
Gard		0	0
Generator		0	0
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Total Fixed Cost (D)		11100	133200
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Jama- Kapur			250000	Jama- Kapur	-	60000	
TOTAL			250000			60000	310000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Jents,Ladies,NewBorn,&baby Items	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Jents,Ladies,NewBorn,&baby Items	3400	102000	1224000	1285200	1349460
Total Variable Expense	3400	102000	1224000	1285200	1349460
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	43200	518400
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		0	0	0	0
Entertainment		0	0	0	0
Rent		5000	60000	60000	60000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		11100	133200	113200	588800
Net Profit (E)= [C-D]		22200	266400	279720	293706
Investment Pay Back			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	266,400	279720	293706
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		242400	498120
	Total Cash Inflow	326,400	522,120	791,826
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	242,400	498,120	767,826

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 12 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



FAMILY PICTURE

