

Proposed NU Business Name: **NEW KHAN FASHION**



Project identification and prepared by: Md. Moahiur Rahman
Sreenagar unit, Munshigonj
Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RASEL KHAN
Age	:	26-06-1987(30Years)
Education, till to date	:	Class x
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers
Address	:	Vill:Rakhipara, P.O: khola,P.S: Sirajdikhan, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NAZMA KHATUN
(iii) Father's name	:	MD NUR HOSSEN KHAN
(iv) GB member's info	:	Branch: Singpara, Centre # 12 (Female), Member ID: 3512/3, Group No: 04 Member since: 04-05-2013(03Years) First loan: BDT 20,000/- Outstanding loan: 7,560/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Rent car
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-003911
Family's Contact No.	:	01914-003911
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZMA KHATUN joined Grameen Bank since 03 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NEW KHAN FASHON
Location	:	Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 388,000/-
Financing	:	Self BDT 328,000/- (from existing business) 85% Required Investment BDT 60,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT 80,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three pice, shirt pice,frog etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

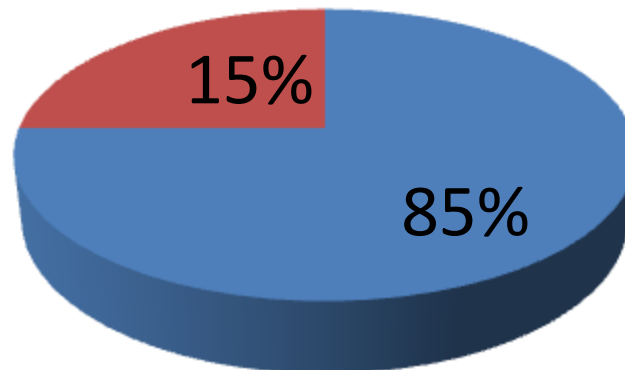
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pice, shirt pice, frog etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Three pice, shirt pice, frog etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		9,900	118,800
Net Profit (E) [C-D]		5,100	61,200

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Three pice	70	800	56000		50	800	40000	96,000
Laheng	50	1000	50000		20	1000	20000	70,000
Shirt pice	80	400	32000					32000
Froge	50	900	54000					54000
Frog smoll	50	500	25000					25,000
Scot	40	400	16000					16,000
T-shirt	100	150	15000					15,000
security			80000					80,000
Total			328,000				60,000	388,000

Source of Finance

■ Entrepreneur's contibution 328,000
 ■ Investor's Investment 60,0000
 ■ Total 388,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pice, shirt pice,frog etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Three pice, shirt pice,frog etc.	2,560	76,800	921,600	967,680	1,016,064
Total variable Expense (B)	2,560	76,800	921,600	967,680	1,016,064
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		100	1,200	1,260	1,323
Gird		100	1,200	1,200	1,200
Generator		0	0	0	0
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		9,900	118,800	119,880	121,014
Net Profit (E) [C-D]		9,300	111,600	122,040	133,002
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	111,600	122,040	133,002
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		87,600	185,640
	Total Cash Inflow	171,600	209,640	318,642
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	87,600	185,640	294,642

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 03Years
Own Business :03
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







