Proposed NU Business Name: SAMIYA FASHION



Project identification and prepared by: Md. Abu Bakkar Siddique, Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta						
Name	:	SALMA AKTER				
Age	:	02-02-1989 (28 Years)				
Education, till to date	:	MA				
Marital status	:	Married				
Children	:	01 Dauther				
No. of siblings:	:	01 Brothers 02 Sisters				
Address	:	Vill: 2749,Mollah bari ,P.O:dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka				
Parent's and GB related Info						
(i) Who is GB member	:	Mother Father				
(ii) Mother's name	:	Fatema Akter				
(iii) Father's name	:	Mozaffor Hossain				
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 76 (Female),				
		Member ID: 6864 , Group No: 03				
		Member since: 03-08-1997 (20 Years)				
		First loan: BDT = 3,000 /-				
Further Information:		Outstanding loan:= 34,700/-				
(v) Who pays GB loan installment	:	Father				
(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	:	06 years of business experience.
Own Business and	:	04 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	•	None
Entrepreneur Contact No.	:	01671-788665
Family's Contact No.	:	01942-930592
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Fatema Akter joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

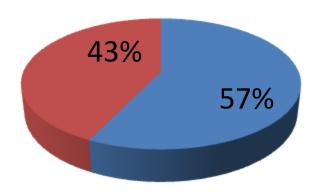
Proposed Nobin Udyokta Business Info					
Business Name	:	SAMIYA FASHION			
Location	:	Mollah bari, Dakshinkhan, Dhaka			
Total Investment in BDT	:	BDT 700,000/-			
Financing	:	Self BDT 400,000/- (from existing business) 57%			
		Required Investment BDT 300,000/- (as equity) 43 %			
Present salary/drawings from business (estimates)	:	BDT 7,000			
Proposed Salary	:	BDT 7,000			
Size of shop	:	12 ft x 12 ft= 144 square ft			
Security of the shop	:	Own shop			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Shari,Lungi,Three pice,Orna,shoe etc. Average 20 % gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is owner. Collects goods from Islampur. Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Garments Item	3,000	90,000	1,080,000			
Total Sales (A)	3,000	90,000	1,080,000			
Less. Variable Expense						
Garments Item	2,400	72,000	864,000			
Total variable Expense (B)	2,400	72,000	864,000			
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000			
Less. Fixed Expense						
Electricity Bill		800	9,600			
Transportation		1,500	18,000			
Mobile Bill		500	6,000			
Entertainment		500	6,000			
Salary (self)		7,000	84,000			
Total fixed Cost (D)		10,300	123,600			
Net Profit (E) [C-D)		7,700	92,400			

Investment Breakdown								
Dorticulors		Existing	3	Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Shari	150	500	75000	Shari	120	500	60000	135,000
Lungi	220	300	66000	Lungi	180	300	54000	120,000
Three Pice	105	300	31500	Three Pice	100	300	30000	61,500
Than Cloth	2200	45	99000	Than Cloth	1500	45	67500	166,500
Orna	250	100	25000	Orna	150	100	15000	40,000
Genji	120	120	14400	Genji	100	120	12000	26,400
Shoe	540	50	27000	Shoe	400	50	20000	47,000
Gamcha	120	50	6000	Gamcha	100	50	5000	11,000
Baby set	60	400	24000	Baby set	50	400	20000	44,000
Advance			0				0	0
Others			32100	Others			16,500	48,600
Total			400,000				300,000	700,000

Source of Finance

■ Entrepreneur's contibution 400000 ■ Investor's Investment 300000 ■ Total 700000



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd year	
Revenue (sales)						
Garments Item	4,000	120,000	1,440,000	1,512,000	1,587,600	
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600	
Less. Variable Expense						
Garments Item	3,200	96,000	1,152,000	1,209,600	1,270,080	
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080	
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400	317,520	
Less. Fixed Expense						
Electricity Bill		840	10,080	10,584	11,113	
Transportation		1,650	19,800	20,790	21,830	
Mobile Bill		600	7,200	7,560	7,938	
Entertainment		500	6,000	6,300	6,615	
Salary (self)		7,000	84,000	84,000	84,000	
Non Cash Item						
Depreciation		0	0	0	0	
Total Fixed Cost		10,590	127,080	129,234	131,496	
Net Profit (E) [C-D)		13,410	160,920	173,166	186,024	
Investment Payback			120,000	120,000	120,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	160,920	173,166	186,024
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		40,920	94,086
	Total Cash Inflow	460,920	214,086	280,110
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	120,000	120,000	120,000
2.3	Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	40,920	94,086	160,110

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 06 Years

Own Business: 04 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

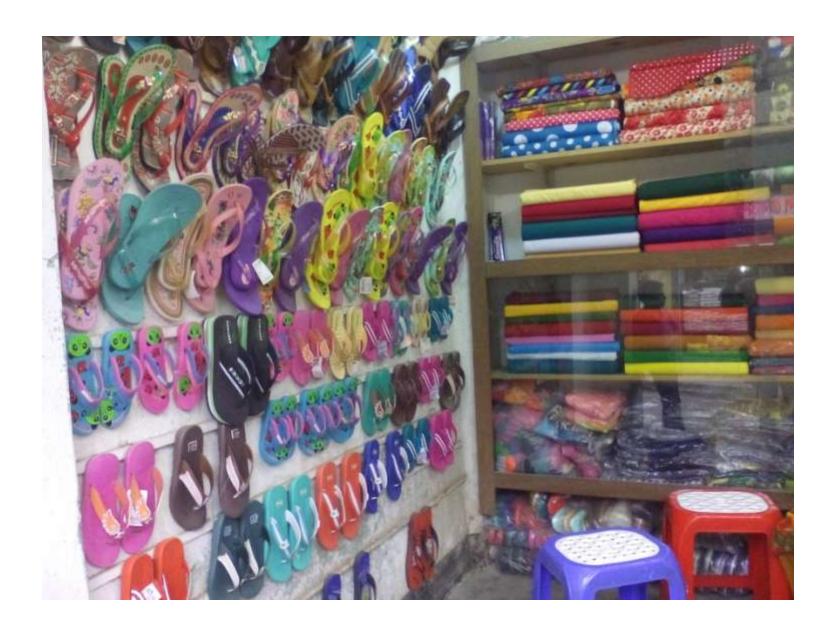
Political unrest

Pictures













গণপ্রভাতন্ত্রী বাংলাদেশ সরকার

Government of the Property Republic of Banglaconts NATIONAL ID CARD: / BYBTE MESSE ME

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নাম: সালমা আন্তার

Name: Salma Aktor

PHET: CRIMINAL CRICHA

মাতা: ভারেম অভার

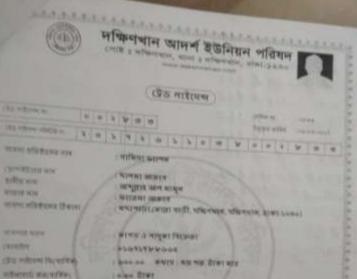
Marky Growing Date of Birth: 02 Feb 1989

ID NO: 2611038758710

এই ব্যাহটি পাল্লোভান্তী বালেদেশ সভকতেও সংগতিঃ কান্তী ব্যাহারকারী গাতীর কবা কেলোক পাল্লা পোলে নিকটির পোট অভিনে কবা দেয়ার কবা কর্ত্তাস করা হাস্যা-ঠিকানা: কান্সাংক্রিকি: ২৮ খ. প্রাথ/বাজা: হলান নামা পাছা, ভাকবত, একিব বান -১২৫৬, একিববান, চাকা



প্রদানকারী কর্তুপক্ষের বাকর প্রদানের চারিখ: ২২/০৫/২০১৮



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NATIONAL ID CARD / BIRTS MESS ME



নাম: আবদুলাই আল মামুন

Name: Abdullah Al Mamuri

পিতা: মৃত হেলেন আনী

মাতা: আতড় বাবু

Date of Birth: 01 Jan 1980

ID NO: 2611038776985

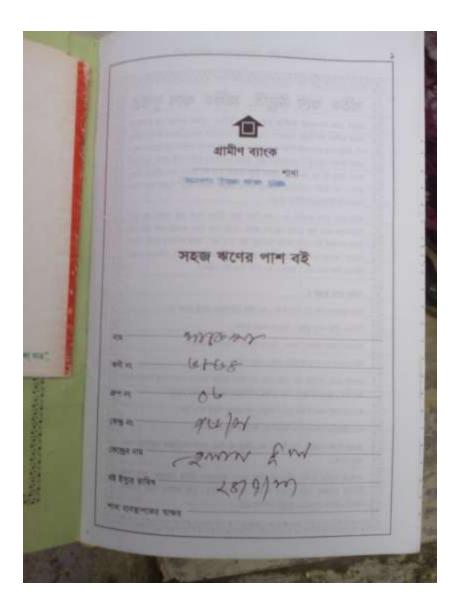
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डमाइस्ट कारिय: ०७/०१/२००४ প্রদানকারী কর্তুপক্ষের স্থাকর



FAMILY PICTURE

