

Proposed NU Business Name: **SONIYA FASHION**



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Project verified by: Md. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Soniya Akter
Age	:	01-01-1985 (33 Years)
Education, till to date	:	Honours
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: Monipur ,P.O:Mirpur ,P.S: Mirpur, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Halima Akter
(iii) Father's name	:	Let: Gaziur Rahaman
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 11 (Female), Member ID:4165 , Group No: 05 Member since: 04-07-2012(06 Years) First loan: BDT = 5,000 /- Last Loan= 50,000/- Outstanding loan:= 2,000/-
Further Information:		
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01787-713975
Family's Contact No.	:	01787-050677
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Halima Akther joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

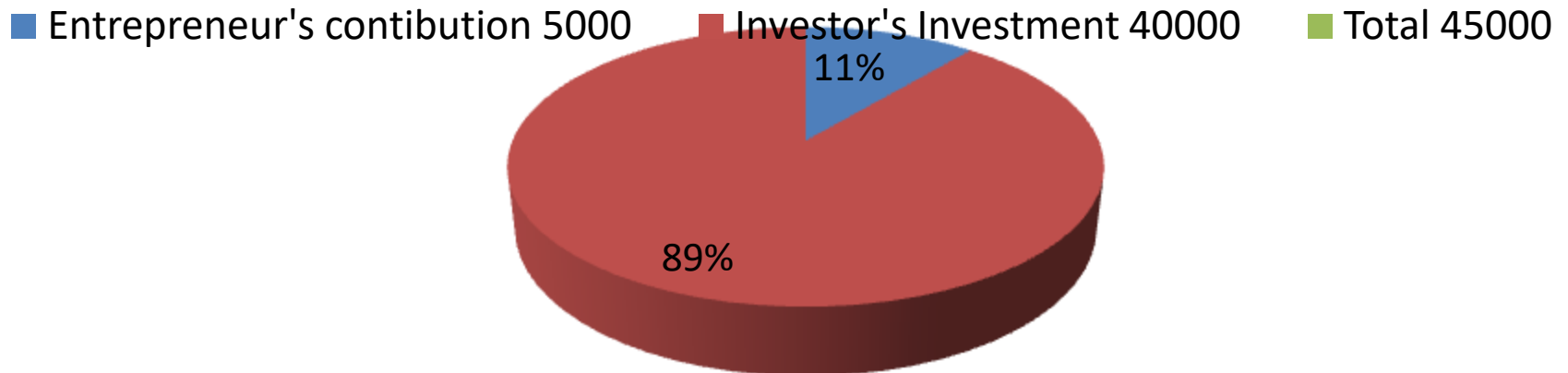
Business Name	:	Soniya Fashion
Location	:	Bepari Bari,kawla,khilkhet,Dhaka.
Total Investment in BDT	:	BDT 45,000/-
Financing	:	Self BDT 5,000/- (from existing business) 11% Required Investment BDT 40,000/- (as equity) 89%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	0 ft x 0 ft= square ft
Security of the shop	:	The shop Is Owner
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three Piece, Than Cloth, Orna etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Woner.▪Collects goods from Tongi,Gazipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
	0	0	0
Sewing	350	10,500	126,000
Total Sales (A)	350	10,500	126,000
Less. Variable Expense			
0	0	0	0
Total variable Expense (B)	0	0	0
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		250	3,000
Transportation		500	6,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,750	69,000
Net Profit (E) [C-D]		4,750	57,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
				Three Piece	40	700	28000	28,000
				Than Cloth	40	65	2600	2,600
				Orna	50	90	4500	4,500
					0	0	0	0
					0	0	0	0
								0
								0
								0
Machenaries	1	5000	5000					5,000
Security Advanced	0	0	0				0	0
Others			0	Others			4,900	4,900
Total			5,000				40,000	45,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Cloth	1,000	30,000	360,000	378,000	396,900
Sewing	350	10,500	126,000	132,300	138,915
Total Sales (A)	1,350	40,500	486,000	510,300	535,815
Less. Variable Expense					
	800	24,000	288,000	302,400	317,520
Total variable Expense (B)	800	24,000	288,000	302,400	317,520
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000	207,900	218,295
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		262.5	3,150	3,308	3,473
Transportation		550	6,600	6,930	7,277
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		5,913	70,950	72,098	73,302
Net Profit (E) [C-D]		10,588	127,050	135,803	144,993
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	127,050	135,803	144,993
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		111,050	230,853
	Total Cash Inflow	167,050	246,853	375,845
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	111,050	230,853	359,845

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Own Business : 05 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







FAMILY PICTURE

