

Proposed NU Business Name: EXPORT FASHION



Project identification and prepared by :Imran Hossen
Fultola Unit,Khulna
Project verified by: Md: Hafizur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:MOUSUM BISWAS
Age	:	07-09-1987(30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	0 1son
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Damodor P.O:Fultola P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAKIRAN BEGUM
(iii) Father's name	:	ABUL KASHEM BISWAS
(iv) GB member's info	:	Branch: Fultola , Centre # 34(Female), Member ID: 3902, Group No: 03 Member since: 16-06-2011 raning (07Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20,000 Outstanding loan: 1230/-.
(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 and Training Info	:	08 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.	:	01713-905824
Family's Contact No.	:	01923-950765
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAKIRAN BEGUM Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	EXPORT FASHION
Location	:	Fultola, Khulna
Total Investment in BDT	:	BD : 5,10,000
Financing	:	Self BDT 4,50,000(from existing business) 88% Required Investment BDT 60,000(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10t x 08ft= 80 Square ft
Security of the shop	:	2,00,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes; Shirt ,Jens Pant, Gabading Pant,Panjabi,Genji etc. ▪Average 15% gain on sale. ▪The businessis operating by entrepreneur. Existing no Employee. After getting equity fund No employee will be appointed ▪The Shop is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

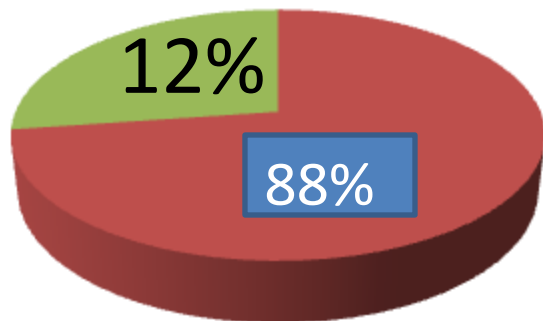
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt ,Jens Pant, Gabading Pant,Panjabi,Genji etc.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Shirt ,Jens Pant, Gabading Pant,Panjabi,Genji etc.	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		5000	60,000
Electricity Bill		500	6,000
Transportation		1,500	18,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		12,500	150,000
Net Profit (E) [C-D]		10,000	120,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Shirt	100	300	30000	Shirt	0	0	20000	50,000
Jines Pant	150	500	75000	Jines Pant	0	0	20000	95,000
Gebading Pant	100	300	30000	Panjabi	0	0	20000	50,000
Panjabi	100	400	40000		0	0	0	40,000
Taujar	100	250	25000					
Genji	300	120	36000					
Others	0	0	14000					
Security	0	0	200000		0	0	0	200,000
	0	0	0		0	0	0	0
Total			450,000				60,000	510,000

Source of Finance



Entrepreneur Investment:
 450,000
Investor Investment:60,000
Total Investment:5,10,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Shirt ,Jens Pant, Gabading Pant,Panjabi,Genji etc.	7,000	210,000	2,520,000	2,646,000
Total Sales (A)	7,000	210,000	2,520,000	2,646,000
Less. Variable Expense				
Shirt ,Jens Pant, Gabading Pant,Panjabi,Genji etc.	5,950	178,500	2,142,000	2,249,100
Total variable Expense (B)	5,950	178,500	2,142,000	2,249,100
Contribution Margin (CM) [C=(A-B)	1,050	31,500	378,000	396,900
Less. Fixed Expense				
Rent		5,000	60,000	60,000
Electricity Bill		700	8,400	8,820
Transportation		1,800	21,600	22,680
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		400	4,800	5,040
Mobile Bill		500	6,000	6,000
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		13,400	160,800	162,540
Net Profit (E) [C-D]		18,100	217,200	234,360
Investment Payback			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	217,200	234,360
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		179,970
	Total Cash Inflow	277,200	414,330
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	1230	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	97,230	36,000
3	Net Cash Surplus	179,970	378,330

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 18 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

EXPORT FASHION WEAR













FAMILY PICTURE

