

Proposed NU Business Name: **M/s. MASTER FASHION**



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Feni Unit, Feni

Project verified by: Md, Ebadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD JAKIR HOSSAIN
Age	:	01-01-1984 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 03 Sidters
Address	:	Vill: Rampur ;P.O: Durgapur ; P.S: Porsuram, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE: MOJIBA KHATUN
(iii) Father's name	:	LATE: TOFAYEL AHMED
(iv) GB member's info	:	Branch: Porsuram, Centre # 17 (Female), Member ID: 1583/1, Group No: 02 Member since: 2007 To 2012 (05 Years) First loan: BDT 5,000 /-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Self
(vi) Mobile lady	:	Yes
(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.)	:	Yes
Business Experiences and Training Info	:	no years experience in running business. 14 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-759676
Family's Contact No.	:	01830-514390
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE MOJIBA KHATUN joined Grameen Bank since 09 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	:	M/s. MASTER FASHION
Location	:	Upojela Gate, Porsuram
Total Investment in BDT	:	BDT: 500,000 /-
Financing	:	Self BDT: 450,000/- (from existing business) 90% Required Investment BDT: 50,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x20 ft= 300 square ft
Security	:	180,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharee, 3pcs, Shirt Pcs, Pant Pcs Etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni▪Agreed grace period is 3 months.

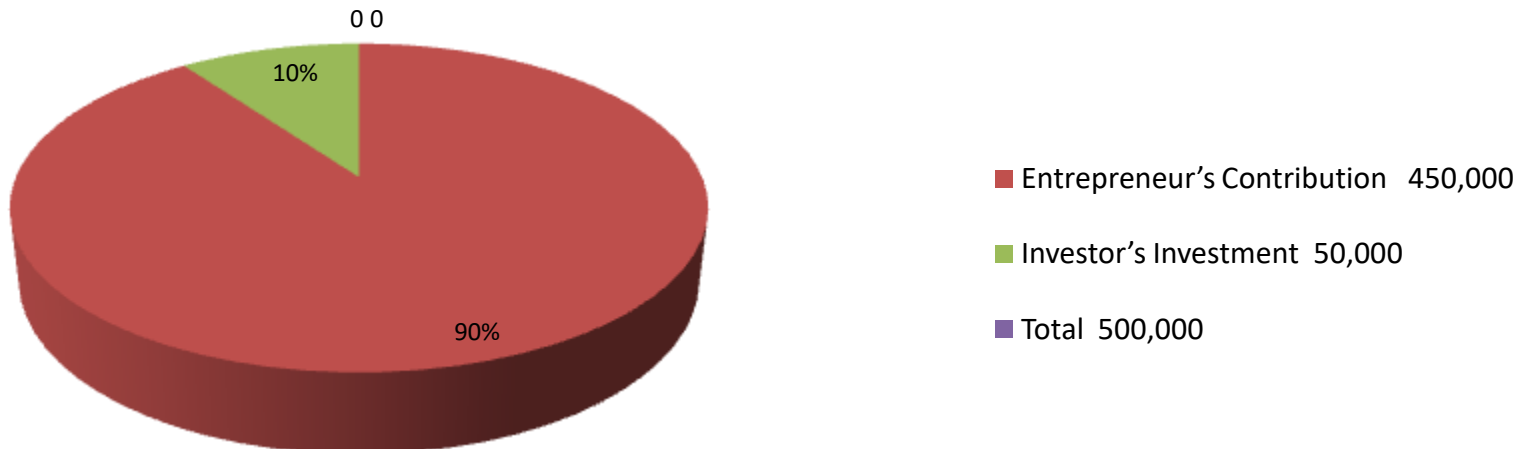
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Grocery, Cosmetics Etc.	7,000	210,000	2,520,000
Total Sales (A)	7,000	210,000	2,520,000
Less Variable Expense			
Grocery, Cosmetics Etc.	5,950	178,500	2,142,000
Total variable Expense (B)	5,950	178,500	2,142,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less Variable Expense			
Rent		3,600	43,200
Electricity bill		400	4,800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
		0	0
Entertainment		200	2,400
Mobile bill		300	3,600
Total fixed cost (D)		11,500	138,000
Net Profit (E)= [C-D]		20,000	240,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sharee	1	50000	50,000	1	30000	30000	80,000
Three Pcs	1	30000	30,000	1	20000	20,000	50,000
Shirt	1	30000	30,000	0	0	0	30,000
Pant	1	20000	20,000	0	0	0	20,000
Lungi	1	30000	30,000	0	0	0	30,000
Tshirt	1	20000	20,000	0	0	0	20,000
Borka	1	10000	10,000	0	0	0	10,000
Panjabi	1	30000	30,000	0	0	0	30,000
Cloth	1	20000	20,000	0	0	0	20,000
Others	1	30000	30,000	0	0	0	30,000
Security	1	180000	180,000				180,000
Total	11	450000	450,000	2	50000	50,000	500,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Grocery, Cosmetics Etc.	8,000	240,000	2880000	3024000	3175200
Total Sales (A)	8,000	240,000	2880000	3024000	3175200
Less Variable Expense					
Grocery, Cosmetics Etc.	6,800	204,000	2448000	2570400	2698920
Total variable Expense (B)	6,800	204,000	2448000	2570400	2698920
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432000	453600	476280
Less fixed Expense					
Rent		3,600	43,200	43,200	43,200
Electricity bill		600	7,200	7,500	8,000
Transportation		2,500	30,000	30,500	31,000
Salary (self)		5,000	60,000	60,000	60,000
		0	0	0	0
Entertainment		200	2,400	0	0
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		12,300	147,600	146,200	147,500
Net Profit (E)= [C-D]		23,700	284,400	307,400	328,780
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	284,400	307,400	328,780
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		264,400	551,800
	Total Cash Inflow	334,400	571,800	880,580
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	264,400	551,800	860,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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