

Proposed NU Business Name: **M.A & H FASHION**



Project identification and prepared by: MD Sahidul Islam
Bagha Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HASAN SARKAR
Age	:	28-10-1984 (31 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	01 Sister 01 Brother
Address	:	Vill: Anupompur , P.O: Charghat , P.S: Charghat , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST TAHURA BEGUM
(iii) Father's name	:	MD LALCHAN SARKAR
(iv) GB member's info	:	Branch: Charghat , Centre # 50 (Male), Member ID: 10262/1, Group No: 10 Member since: 25-05-2004 to 2010 (06 Years) First loan: BDT 10000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: BDT 12520/-
(v) Who pays GB loan installment	:	Son
(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. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01793-511828
Mother's Contact No.	:	01775-964073
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshah

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST TAHURA BEGUM joined Grameen Bank since 06 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	M.A & H FASHION
Location	:	Charghat
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000 (from existing business) 80% Required Investment BDT 50,000 (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 20 ft = 240 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Panjabi, T shirt, Pant, ladies etc.▪20% gain on sales▪The shop in rented.▪The business is being operated by entrepreneur. Existing no employee..▪Collects goods from Dhaka & Rajshahi.▪Agreed grace period is 3 months.

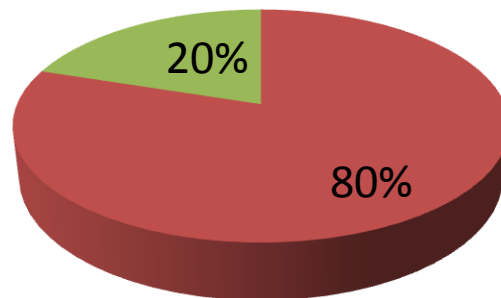
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Panjabi, T shirt, Pant, ladies etc.	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Panjabi, T shirt, Pant, ladies etc.	2800	84000	1008000
Total variable Expense (B)	2,800	84000	1008000
Contribution Margin (CM) [C=(A-B)]	700	21000	252000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		500	6000
Transportation		3,000	36000
Salary (self)		5000	60000
Entertainment		500	6000
Bank charge		100	1200
Mobile bill		200	2400
Total fixed cost (D)		12,300	147600
Net Profit (E)= [C-D]		8,700	104400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Panjabi	50	1000	50,000	20	1,000	20,000	70,000
T Shirt	40	300	12,000	40	140	5,600	17,600
Pant	20	400	8,000	50	200	10,000	18,000
Ladies items	100	200	20,000	1	12000	12,000	32,000
Winter cloth	50	200	10,000	1	2400	2,400	12,400
Security	1	100000	100,000	0	0	0	100,000
	261	0	200,000	112	0	50,000	250,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Panjabi, T shirt, Pant, ladies etc.	4800	144000	1728000	1814400	1905120
Total Sales (A)	4800	144000	1728000	1814400	1905120
Less Variable Expense					
Panjabi, T shirt, Pant, ladies etc.	3840	115200	1382400	1451520	1524096
Total variable Expense (B)	3,840	115200	1382400	1451520	1524096
Contribution Margin (CM) [C=(A-B)	960	28800	345600	362880	381024
Less Variable Expense					
Rent		3,000	36000	36,000	36000
Electricity bill		700	8400	8600	8800
Transportation		3,500	42,000	42500	43000
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Bank charge		100	1200	1200	1200
Mobile bill		300	3600	3800	4000
Total fixed cost (D)		13,000	156,000	156,900	159000
Net Profit (E)= [C-D]		15800	189600	205,980	222024
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	189,600	205,980	222024
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		169,600	355580
	Total Cash Inflow	239600	375580	577604
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	169,600	355580	557604

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 08 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



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শ্রো: মো: হাসান সরকার

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FAMILY PICTURE

