

Proposed NU Business Name: HASAN SPORTS & FASHION CLUB



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABUL HASAN
Age	:	27-10-2007 (26 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	04 Brothers 03 Sisters
Address	:	Vill: Chandipur P.O: Dudhmukha P.S: Dagonbhuiyan , 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	:	SALEH BEGUM
(iii) Father's name	:	LATE ABDUL KHALEQUE
(iv) GB member's info	:	Branch : Eyakubpur, Dagonbhuyan , Centre: 43(Female), Member ID: 3225, Group No: 04 Member since: 27-10-2007 (06 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000 Outstanding loan: Nil
(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.)	:	
Business Experiences and Training Info	:	04 years experience in running business. 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01843-167809
Family's Contact No.	:	01846-877767
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALEH BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	HASAN SPORTS & FASHION CLUB
Location	:	Liton Tower,Dudhmukha Baazar, Dagonbhuiyan
Total Investment in BDT	:	BDT 460,000/-
Financing	:	Self BDT 360000/- (from existing business) 78% Required Investment BDT 100000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Shirt piece, pant piece, Genji etc▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

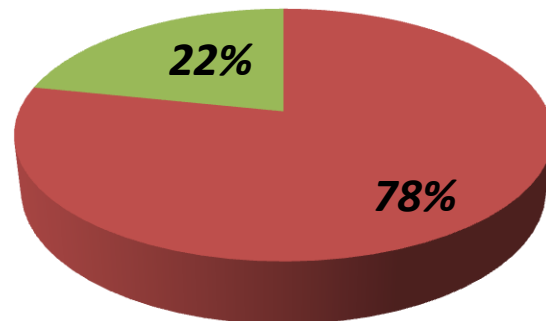
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shirt piece, pant piece, Genji etc	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Shirt piece, pant piece, Genji etc	4845	145350	1744200
Total variable Expense (B)	4,845	145350	1744200
Contribution Margin (CM) [C=(A-B)]	855	25650	307800
Less Variable Expense			
Rent		2,000	24000
Electricity bill		1000	12000
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		1000	12000
Mobile bill		300	3600
Total fixed cost (D)		17,300	207600
Net Profit (E)= [C-D]		8,350	100200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Shirt piece	100	700	70,000	40	700	28,000	98,000
Pant	200	400	80,000	55	400	22,000	102,000
Genji	230	200	46,000	100	200	20,000	66,000
Panjabi	160	400	64,000	50	400	20,000	84,000
Cosmetics	0	0	0	1	10000	10,000	10,000
Security	1	100000	100,000	0	0	0	100,000
Total	691	0	360,000	246	0	100,000	460,000

Source of Finance



- Entrepreneur's Contribution 360,000
- Investor's Investment 100,000
- Total 460,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Shirt piece, pant piece, Genji etc	8500	255000	3060000	3213000	3373650
Total Sales (A)	8500	255000	3060000	3213000	3373650
Less Variable Expense					
Shirt piece, pant piece, Genji etc	7225	216750	2601000	2731050	2867602.5
Total variable Expense (B)	7,225	216750	2601000	2731050	2867602.5
Contribution Margin (CM) [C=(A-B)	1,275	38250	459000	481950	506047.5
Less Variable Expense					
Rent		2,000			24000
Electricity bill		1000	12000	12500	13000
Transportation		3,000	36000	36,500	37000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		10000	120000	120000	120000
Entertainment		1000	12000	12000	12000
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		22,300	267,600	268,700	269800
Net Profit (E)= [C-D]		15950	191400	213,250	236247.5
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	187,200	214,000	242195
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		147,200	321200
	Total Cash Inflow	287200	361200	563395
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	147,200	321200	523395

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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