

Proposed NU Business Name: **MAN STYLE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni
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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAID ULLA MANIK
Age	:	23-04-1987(30Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	01 Brother
Address	:	Vill: South Razarampur P.O: shaberhat P.S: Shan beg, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DYAL AFROZA BEGUM
(iii) Father's name	:	SHAH ALAM
(iv) GB member's info	:	Branch:, mohammedpur,Shanbeg. Centre #19 (Female), Member ID:1059, Group No: 01 Member since: 15/04/2005 -25/12/2011 (6 Years) First loan: BDT 5000/- Existing loan: BDT 20000 Outstanding loan:0
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-636360
Family's Contact No.	:	01715-677000
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AFROZA BEGUM joined Grameen Bank since 06years 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	:	MAN STYLE
Location	:	New school market,saberhat,Noyakhali
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 350,000/- (from existing business) 81% Required Investment BDT 80,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 08ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 20% gain on sales▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Garments items	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Garments items	2800	84000	1008000
Total variable Expense (B)	2800	84000	1008000
Contribution Margin (CM) [C=(A-B)]	700	21000	252000
Less Variable Expense			
Rent		1200	14400
Electricity bill		700	8400
Transportation		1600	19200
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		100	1200
Gird		120	1440
Generator		400	4800
Mobile bill		300	3600
Total fixed cost (D)		9420	113040
Net Profit (E)= [C-D]		11580	138960

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	300	500	150000	100	500	50000	200000
Shirt	100	450	45000	0	0	0	45000
T-shirt	300	180	54000	0	0	0	54000
Pangabi	30	500	15000	0	0	0	15000
Gangi	100	140	14000	0	0	0	14000
Cosmatices	0	0	10000	0	0	0	10000
Baby items	0	0	20000	0	0	30000	50000
Others	0	0	12000	0			12000
Security	0	0	30000	0	0	0	30000
Total	0	0	350000	0	0	80,000	430,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Garments items	6305	189150	2269800	2383290	2502454.5
Total Sales (A)	6305	189000	2268000	2381400	2500470
Less Variable Expense					
Garments items	5044	151320	1815840	1906632	2001963.6
Total variable Expense (B)	5044	151320	1815840	1906632	2001963.6
Contribution Margin (CM) [C=(A-B)	1261	37830	453960	476658	500490.9
Less Variable Expense					
Rent		1200	14400	14400	14400
Electricity bill		750	9000	9200	9400
Transportation		1700	20400	20600	20800
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Gird		120	1440	1440	1440
Generator		400	4800	4800	4800
Mobile bill		400	4800	5000	5200
Total fixed cost (D)		14670	176040	176640	177240
Net Profit (E)= [C-D]		23160	277920	300018	323250.9
Investment Payback			32000	32000	32000

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	80,000		
1.2	Net Profit	277920	300018	323250.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		245920	513,938
	Total Cash Inflow	357,920	545,938	837,189
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	245,920	513,938	805,189

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 01 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











MAN
& Sport

Pro. S.N Nurul
Style



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