

Proposed NU Business Name: **SOHEL FASHION**



Project identification and prepared By Md. Shamsul Arefin  
Munshigonj

Project verified by: Golam Rosul



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Sohel Fashion</b>
Age	:	15/07/1986(31 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers, 2Sisters
Address	:	Vill:North. Ramgopalpur P.O : Rikabi Bazar,P.S: Munshiganj Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Moni Begum</b>
(iii) Father's name	:	<b>Md. Shah Alom</b>
(iv) GB member's info	:	Branch :Poushar, Centre #11/(Female), Member ID: 5958/3, Group No:09 Member since:1/2/2011(5years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25000 , Outstanding loan: 23350
(v) Who pays GB loan installment	:	Father
(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.)	:	Nil
Business Experiences and Training Info	:	4 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		019137806095
Mother's Contact No.	:	01957949366
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd, Munshiganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Moni Begum** joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	: <b>Sohel Rana</b>
Location	:	South RamGopalpur,Rikabi Bazar,Munshiganj.
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150000/-(from existing business)65% Required Investment BDT 80,000/-(as equity)35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 15ft=225square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Garments items.</li><li>▪Average 40% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 6 employees.</li><li>▪The shop is Owned.</li><li>▪Collects goods from Islampur, Narayongonj</li><li>▪Agreed grace period is 3 months.</li></ul>

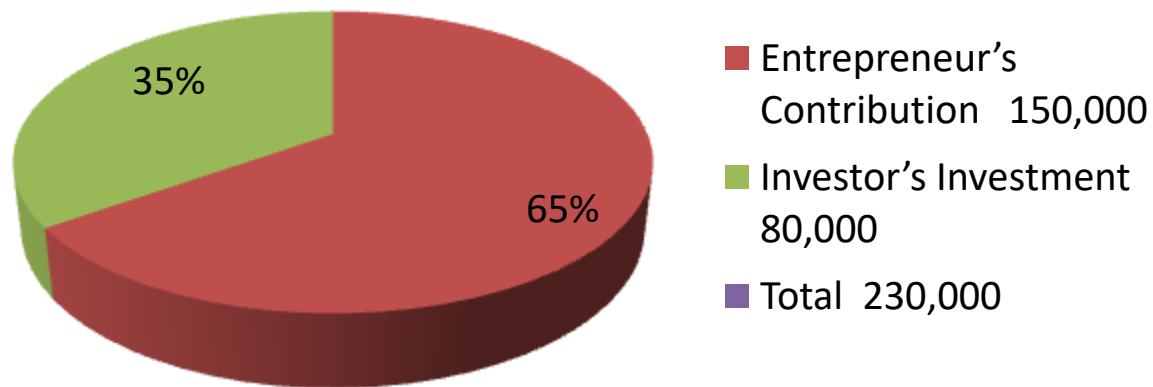
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Garments Items	2500	75000	900000
<b>Total Sales (A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>
<b>Less. Variable Expense</b>			
Garments Items	1500	45000	540000
<b>Total variable Expense (B)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>
<b>Less. Fixed Expense</b>			
Rent			0
Electric Bill		2000	24000
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		18000	216000
Guard			0
Entertainment		300	3600
Generator		300	3600
Mobile		300	3600
<b>Total fixed Cost (D)</b>		<b>26900</b>	<b>322800</b>
<b>Net Profit (E) [C-D]</b>		<b>3100</b>	<b>37200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Digital Cloth	327	110	35970	30	110	33000	68970
Asinet	1120	57	63840	700	57	39900	103740
Sating	600	25	15000			15000	30000
Chaina net	1000	25	14260			14260	55000
Chaina Cloth	176	85	11000			11000	35000
Astor	600	10	6000			6000	60000
Other			930			7100	
<b>Total</b>			150000			80000	230000

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
Revenue (sales)					
Garments Item	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense					
Garments Item	1800	54000	648000	680400	714420
Total variable Expense (B)	1800	54000	648000	680400	714420
Contribution Margin (CM) [C=(A-B)]	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
Less. Fixed Expense					
Rent			0	0	0
Electric Bill		3500	42000	44100	46305
Transportation		2000	24000	25200	26460
Salary (self)		5000	60000	63000	66150
Salary(staff)		18000	216000	226800	238140
Guard			0	0	0
Generator			0	0	0
Entertainment		1000	12000	12600	13230
Mobile		1000	12000	12600	13230
Total fixed Expenses		30500	366000	384300	403515
Net Profit (E) [C-D]		5500	66000	69300	72765



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit	66000	69300	72765
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		34000	71300
	Total Cash Inflow	146000	103300	144065
2	Cash Outflow			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
3	Total Cash Outflow	112000	32000	32000
	Net Surplus	34000	71300	112065

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# মেসার্স সোহেল গার্মেন্টস



ফোন:- সোহেল রানা  
মোবাইল: ০১৯১৩৭৮০৬৯৫

আধুনিক রুচি সম্মত ডিজাইনের পোশাক  
প্রস্তুতকারক ও অর্ডার সরবরাহকারী



উত্তর রামগোপালপুর, রিকাবী বাজার, মুন্সীগঞ্জ।











# FAMILY PICTURE

