

# Proposed NU Business Name: **MASUD FASHION**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. MASODUR RAHMAN</b>
Age	:	06-06-1990(27 Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brother's & 1 Sister
Address	:	Vill: Deulabari P.O: Roton Baris P.S: Ghatail i Dist: Tangail.
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>MRS. MURSHIDA BEGUM</b>
(iii) Father's name	:	<b>MD. TOFAJJOL HOSSAIN</b>
(iv) GB member's info	:	Branch: Pakutia, Centre # 7 (Female), Member ID: 8108, Group No: 03 Member since: 03-12-2012(05Years) First loan: BDT 5000 Taka.
Further Information:		Existing loan: 50000, Outstanding loan: 21300Taka
(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.)	:	None
Business Experiences and Training Info	:	Eight years experience in running business. He has Trained 5 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01791-937614
Family's Contact No.	:	01722-687850
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MRS. MURSHIDA BEGUM** Joined Grameen Bank Since 05 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

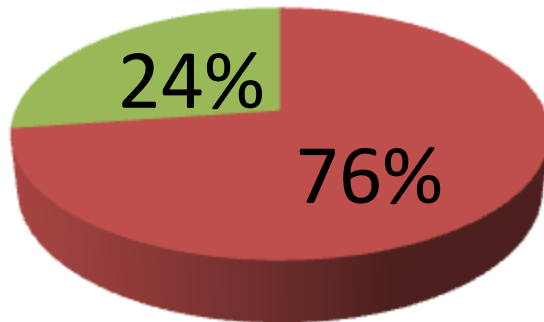
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MASUD FASHION</b>
Location	:	Parul Plaza , Ghatail,Tangail.
Total Investment in BDT	:	BDT 256,500
Financing	:	Self BDT 206,500(from existing business) 76% Required Investment BDT 50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	05 ft x 05 ft= 25 Square ft
Security of the shop	:	20,000 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Orna,T-Shirt,Frog,baby Set,Baby Tape,Bra-Penty,Under Ware,Sando Genji,cap,Skarp And Etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No Employee.</li><li>▪The shop is Rented</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Orna,T-Shirt,Frog,baby Set,Baby Tape,Bra-Penty,Under Ware,Sando Genji,cap,Skarp And Etc.	2,500	75,000	900000
	0	0	0
	0	0	0
<b>Total Sales (A)</b>	2,500	75,000	900000
<b>Less. Variable Expense</b>			
Orna,T-Shirt,Frog,baby Set,Baby Tape,Bra-Penty,Under Ware,Sando Genji,cap,Skarp And Etc.	2,000	60,000	720000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	2,000	60,000	720000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		700	8,400
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		30	360
Transportation		1600	19,200
Entertainment		200	2,400
Genaretor		100	1,200
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>8,130</b>	<b>97,560</b>
<b>Net Profit (E) [C-D]</b>		<b>6,870</b>	<b>82,440</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Orna	120	300	36,000	100	300	30000	66,000
T-Shirt	300	150	45,000	100	150	15000	60,000
Frog	45	250	11,250	0	0	0	11,250
Baby Set	250	120	30,000	0	0	0	30,000
Baby Tape	35	250	8,750	0	0	0	8,750
Bra-Penty	300	70	21,000	100	50	5000	26,000
Under Ware	300	70	21,000	0	0	0	21,000
Sando Genji	150	50	7,500	0	0	0	7,500
Cap	50	50	2,500			0	
Skarp	25	140	3,500	0	0	0	3,500
Sequiry	1	20000	20,000		0	0	20,000
<b>Total</b>	<b>1576</b>	<b>21450</b>	<b>206,500</b>	<b>300</b>	<b>500</b>	<b>50000</b>	<b>256,500</b>

## Source of Finance



**Entrepreneur**  
**Investment:206,500**  
**Investor Investment:50,000**  
**Total Investment:256,500**

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Orna,T-Shirt,Frog,baby Set,Baby Tape,Bra-Penty,Under Ware,Sando Genji,cap,Skarp And Etc.	3200	96000	1152000	1209600	1270080
	0	0	0	0	0
<b>Total Sales (A)</b>	3200	96000	1152000	1209600	1270080
<b>Less. Variable Expense</b>		0	0	0	0
Orna,T-Shirt,Frog,baby Set,Baby Tape,Bra-Penty,Under Ware,Sando Genji,cap,Skarp And Etc.	2560	76800	921600	967680	1016064
		0	0	0	0
		0	0	0	0
<b>Total variable Expense (B)</b>	2560	76800	921600	967680	1016064
<b>Contribution Margin (CM) [C=(A-B)]</b>	640	19200	230400	241920	254016
<b>Less. Fixed Expense</b>					
Rent		700	8400	8820	9261
Electricity Bill		300	3600	3780	3969
Mobile Bill		250	3000	3150	3307.5
Salary (self)		5000	60000	63000	66150
Transportation		1600	19200	20160	21168
Entertainment		250	3000	3150	3307.5
Generator		100	1200	1260	1323
Gurd		30	360	378	396.9
Depriciation		0	0	0	0
<b>Total Fixed Cost</b>		8230	98760	103698	108882.9
<b>Net Profit (E) [C-D]</b>		<b>10970</b>	<b>131640</b>	<b>138222</b>	<b>145133.1</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	131640	<b>138222</b>	<b>145133.1</b>
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		111640	229862
	<b>Total Cash Inflow</b>	<b>181640</b>	<b>249862</b>	<b>374995</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>111640</b>	<b>229862</b>	<b>354995</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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



























# FAMILY PICTURE

