

Proposed NU Business Name: **NAIME FASHION**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NASIR UDDIN
Age	:	01-12-1982 (34 Years)
Education, till to date	:	Class -Ten
Marital status	:	Married
Children	:	01 Sons & 0 Daughter
No. of siblings:	:	03 Brothers & 04 Sisters
Address	:	Vill: Chor Shahabi kari , P.O: Kachari Pukur P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HARICHA KHATUN
(iii) Father's name	:	SHEK FARID
(iv) GB member's info	:	Branch: Chor Dorbesh Sonagazi, Centre # 17(Female), Member ID: 3922, Group No: 07 Member since :12-05-2001/2007 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan :1/-
(v) Who pays GB loan installment	:	Na
(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	:	15 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-000283
Mother's Contact No.	:	01837-121141
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HARICHA KHATUN joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow purchase.

Proposed Nobin Udyokta Business Info

Business Name	:	NAIME FASHION
Location	:	Shahajan Complex, Zero Point, Sonagazi, Feni.
Total Investment in BDT	:	BDT 7,60,000/-
Financing	:	Self BDT 7,00,000/-(from existing business) 92% Required Investment BDT 60,000/-(as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his business like as fashion house.▪The business is operating by entrepreneur. Existing one employees.▪Collects goods from Feni.▪Average 25 % gain on Sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Shari,Lungi,Three Pitch,Pant,Shart,Than ETC	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Shari,Lungi,Three Pitch,Pant,Shart,Than ETC	2625	78750	945000
Total Variable Expense	2625	78750	945000
Contributon Margin (CM) [C=(A-B)]	875	26250	315000
Less Fixed Expense			
Rent		1800	21600
Electric Bill		700	8400
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		7000	84000
Intertainment		400	4800
Gard		180	2160
Mobil Bill		300	3600
Total Fixed Cost (D)		17380	208560
Net Profit (E)= [C-D]		8870	106440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shari	300	500	150000			0	150000
Lungi	200	300	60000	100	300	30000	90000
Three Pitch	250	500	125000	50	500	25000	150000
Pant	100	600	60000			0	60000
Shart	150	600	90000			0	90000
Than Kapor	150	60	9000			0	9000
T-shirt	150	250	37500			0	37500
Security			150000			0	150000
Others			18500			5000	23500
	1300	2810	700000	150	800	60000	760000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shari,Lungi,Three Pitch,Pant,Shart,Than ETC	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Shari,Lungi,Three Pitch,Pant,Shart,Than ETC	3000	90000	1080000	1134000	1190700
Total Variable Expense	3000	90000	1080000	1134000	1190700
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		1800	21600	21600	21600
Electric Bill		700	8400	8700	9000
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		7000	84000	84000	84000
Entertainment		400	4800	4800	4800
Gard		180	2160	2160	2160
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		17380	208560	210160	211820
Net Profit (E)= [C-D]		12620	151440	159012	166963
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	151,440	159012	166962.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		127440	262452
	Total Cash Inflow	211,440	286,452	429,415
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	127,440	262,452	405,415

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







মেসার্স

নাঙ্গিম ফ্যাশন

সেভেন-সেভেন স্টোরের সঙ্গী
ফোনঃ ০১৭১৬-২৭৪৩১৬

সেভেন এন্ড জেন্টস
কালেকশান









FAMILY PICTURE