

Proposed NU Business Name: KHAN FASHION HOUSE



Project identification and prepared by: Md. Hafizur Rahman,
Mawna Unit, Gazipur

Project verified by: MD. Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAZHARUL ISLAM
Age	:	07-03-1995(22 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother 1 Sisters
Address	:	Vill: Gasbari P.O: Rogunatpur P.S: Kalikowr Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOMTAJ BEGUM
(iii) Father's name	:	AKBOR ALI KHAN
(iv) GB member's info	:	Branch: Moddopara Kaliakour, Centre # 73 (Female), Member ID: 7992/2, Group No: 02, Member since: 03-05-2010 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: 4,650
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience 05 years running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-794592
Father's Contact No.	:	01765-024944
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMTAJ BEGUM joined Grameen Bank since 07 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

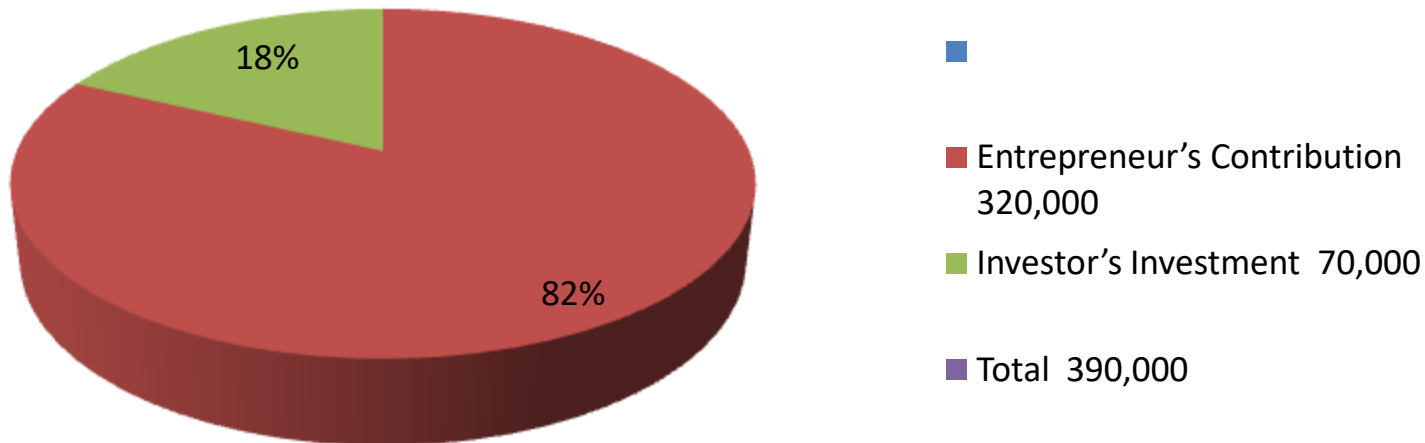
Business Name	:	KHAN FASHION HOUSE
Location	:	Fulbaria bazar
Total Investment in BDT	:	BDT 3,90,000/-
Financing	:	Self BDT 3,20,000/-(from existing business) 82% Required Investment BDT 70,000/-(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225square ft
Security of the shop	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Shari ,Pant , Shirt , Lunge ,Baby Dress etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 1 employee. ▪After getting equity fund 1 employ will be appointed. ▪The shop is rented. ▪Collects goods from Dhaka,Krotia. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shari ,Pant , Shirt , Lunge ,Baby Dress etc.	3,800	114,000	1,368,000
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
Shari ,Pant , Shirt , Lunge ,Baby Dress etc.	3,230	96,900	1,162,800
Total variable Expense (B)	3,230	96,900	1,162,800
Contribution Margin (CM) [C=(A-B)	570	17,100	205,200
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		5,00	6,000
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Entertainment		2,00	2,400
Mobile Bill		4,00	4,800
Total fixed Cost (D)		8,800	105,600
Net Profit (E) [C-D)		8,300	99,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shari (120x 500)	60,000	25,000	85,000
Pant (100 x 400)	40,000	20,000	60,000
Shirt (90 x 350)	31,500	21,000	52,500
Lunge (100x400)	40,000	0	40,000
Ti Shirt (130 x 120)	15,600	0	15,600
Baby Dress i(200 x 120)	24,000	0	24,000
Security	1,00,000	0	1,00,000
Oteras	8,900	4,000	12,900
Total	3,20,000	70,000	3,90,000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Shari ,Pant , Shirt , Lunge ,Baby Dress etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Shari ,Pant , Shirt , Lunge ,Baby Dress etc.	5,100	153,000	1,836,000	1,927,800	1,927,800
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	1,927,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	3,57,210
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		8,00	9,600	9,800	10,000
Transportation		1,500	18,000	18,200	18,400
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		5,00	6,000	6,200	6,400
Mobile Bill		6,00	7,200	7,400,	7,600
Total Fixed Cost		12,900	1,54,800	1,55,600	1,56,400
Net Profit (E) [C-D]		14,100	1,69,200	1,84,600	2,00,810

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	70,000		
1.2	Net Profit	1,69,200	1,84,600	2,00,810
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,36,550	2,93,150
	Total Cash Inflow	2,39,200	3,21,150	4,93,960
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	4,650		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	1,02,650	28,000	28,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

বিসমিল্লাহির রাহমানির রাহিম

খাঁন বস্মানয়

এন্ড

ফ্যাশন হাউজ



প্রোঃ মোঃ মাজহরুল ইসলাম (খান)

এখানে শাড়ী, লুঙ্গী, থ্রি-পিছ, শার্ট, প্যান্ট সহ
যাবতীয় পোশাক বিক্রয় করা হয়।

আবির দেওয়ান কমপ্লেক্স, জামালপুর চৌরাস্তা, কালিয়াকৈর, গাজীপুর। মোবাঃ ০১৬৯৯৫০৫৯৪৩





শ্রীমান বসুন্দর
ফ্যাশন হাউজ
সর্বশ্রেষ্ঠ মানের কাপড়, সস্তায় বিক্রি।
স্বাস্থ্যকর, পরিষ্কার, পরিমিত, পরিষ্কার।
স্বাস্থ্যকর, পরিষ্কার, পরিমিত, পরিষ্কার।







FAMILY PICTURE

