

Proposed NU Business Name: OPEL FASHION



Project identification and prepared by: Md. Nasir Khan
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHARIER AHAMMAD SIDDIKI
Age	:	01-03-1996(22 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Null
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Meapara P.O: Donbari P.S:Donbari 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	:	Sherin Sabbir
(iii) Father's name	:	Sabbir Ahammad Siddiki
(iv) GB member's info	:	Branch: chalas modupur , Centre # 24(Female), Member ID: 7863/1, Group No: 10 Member since: 2009 -2017(09Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 150,000 Outstanding loan: 0
(v) Who pays GB loan installment	:	Mother
(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	:	04 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01688-228980
Family's Contact No.	:	01700-526984
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHERIN SABBIR Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in business.

Proposed Nobin Udyokta Business Info

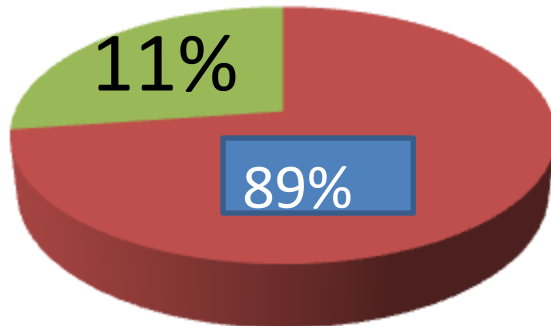
Business Name	:	OPEL FASHION
Location	:	Donbari Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 730,000
Financing	:	Self BDT 650,000(from existing business) 89% Required Investment BDT 80,000(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	13ft x 6 ft= 78 Square ft
Security of the shop	:	250,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Three pices, Shart, Pant,Panjabi, frok Etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pices, Shart, Pant,Panjabi, frok Etc	4,000	120,000	1440,000
Total Sales (A)	4,000	120,000	1440,000
Less. Variable Expense			
Three pices, Shart, Pant,Panjabi, frok Etc			
	3,000	90,000	1080,000
Total variable Expense (B)	3,000	90,000	1080,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		1,000	12,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Transportation		1,000	12,000
Entertainment		500	6,000
Genaretor		1,000	12,000
Bank service Charge		0	0
Total fixed Cost (D)		17,700	212,400
Net Profit (E) [C-D]		12,300	147,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shart	70p	700	49,000			20,000	69,000
Pant	100p	700	70,000			20,000	90,000
Panjabi	80p	1000	81,000				81,000
Frok	50p	1200	60,000			20,000	80,000
Three pices	50p	1000	50,000			20,000	70,000
Baby set	90p	1000	90,000				90,000
Security			250,000				250,000
Total			650,000			80,000	730,000



Entrepreneur
Investment:650,000
Investor Investment:80,000
Total Investment:730,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Three pices, Shart, Pant,Panjabi, frok Etc	5,000	150,000	1800,000	1890,000
Total Sales (A)	5,000	150,000	1800,000	1890,000
Less. Variable Expense				
Three pices, Shart, Pant,Panjabi, frok Etc				
	3,750	112,500	1350,000	1417,500
Total variable Expense(B)	3,750	112,500	1350,000	1417,500
Contribution Margin (CM) [C=(A-B)	1,250	37,500	450,000	472,500
Less. Fixed Expense				
Rent		4,000	48,000	48,000
Electricity Bill		1,000	12,000	12,000
Mobile Bill		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,,000	13,000
Entertainment		500	6,000	6,000
Genaretor		1,000	12,000	12,000
Salary(staff)		5,000	60,000	65,000
Total Fixed Cost		17,700	212,400	218,400
Net Profit (E) [C-D)		19,800	237,600	254,100
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	237,600	254,100
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		189,600
	Total Cash Inflow	317,600	443,700
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)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	189,600	395,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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

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FAMILY PICTURE

