

Proposed NU Business Name: **SMART FASHION**



Project identification and prepared by: Md. Yasin Alam
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Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MITHIN AHAMED
Age	:	05-01-1986(31Years)
Education, till to date	:	Class x
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill:west rajdiya, P.O: Rajdiya,P.S: Sirajdikhan, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARUL BEGUM
(iii) Father's name	:	SHEIKH ABU TALEB
(iv) GB member's info	:	Branch: Isapura, Centre # 14 (Female), Member ID: 3001/1, Group No: 01 Member since: 01-02-1992(10Years) First loan: BDT 5,000/- Existing loan: 20,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	07 years of business experience. : 02 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01992-646177
Family's Contact No.	:	01732-265646
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SMART FASHON
Location	:	Sirajdikhan bazar,munshigonj.
Total Investment in BDT	:	BDT 364,500,000/-
Financing	:	Self BDT 294,500,000/- (from existing business) 81% Required Investment BDT 70,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Three pice, shirt pice,frog etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

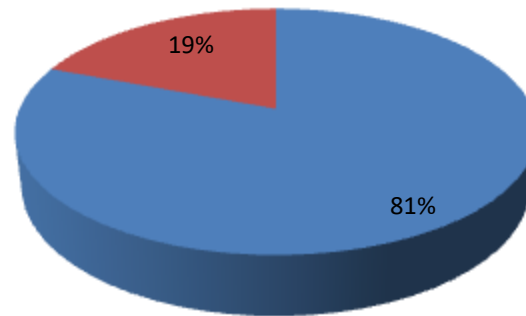
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three pice, shirt pice,frog etc.	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Three pice, shirt pice,frog etc.	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)	560	16,800	201,600
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		200	2,400
Gird		80	960
Generator		0	0
Mobile bill		200	2,400
Total fixed Cost (D)		10,980	131,760
Net Profit (E) [C-D]		5,820	69,840

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
pant	200	500	100000		100	500	50,000	150,000
three pice	100	480	48000		50	400	20,000	68,000
shart	80	300	24000		0	0	0	24,000
frog	200	200	40000		0	0	0	40,000
t-shirt	150	150	22500		0	0	0	22,500
babu set	300	200	60000		0	0	0	60,000
Total			294500			900	70,000	364,500

Source of finance

■ Entrepreneur investment 294,500
 ■ Investore investment 70,000
 ■ Total investment 364,500



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pice, shirt pice,frog etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Three pice, shirt pice,frog etc.	2,560	76,800	921,600	967,680	1,016,064
Total variable Expense (B)	2,560	76,800	921,600	967,680	1,016,064
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920	254,016
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,520	2,646
Gird		80	960	960	960
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,980	131,760	132,900	134,097
Net Profit (E) [C-D]		8,220	98,640	109,020	119,919
Investment Payback			28,000	28,000	28,000

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	98,640	109,020	119,919
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		70,640	151,660
	Total Cash Inflow	168,640	179,660	271,579
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	70,640	151,660	243,579

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 07Years
Own Business :02
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







