

Proposed NU Business Name: **SATHI FASSION**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.KAMAL UDDIN
Age	:	11/11/1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son 3 daughter
No. of siblings:	:	04 Brother 04 Sisters
Address	:	Vill: Joy nagar, P.O: Chadgazi, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NILUFA AKTER
(iii) Father's name	:	MONIR AHAMMOD
(iv) GB member's info	:	Branch: Mohamaya, Centre # 25/(Female), Member ID:5324, Group No: 04 Member since: 05-07-2001--2007 First loan: BDT 5,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 0,00/-
Further Information:		
(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	:	Four years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827-885602
Mother's Contact No.	:	01812-547276
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILUFA AKTER joined Grameen Bank since 10 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

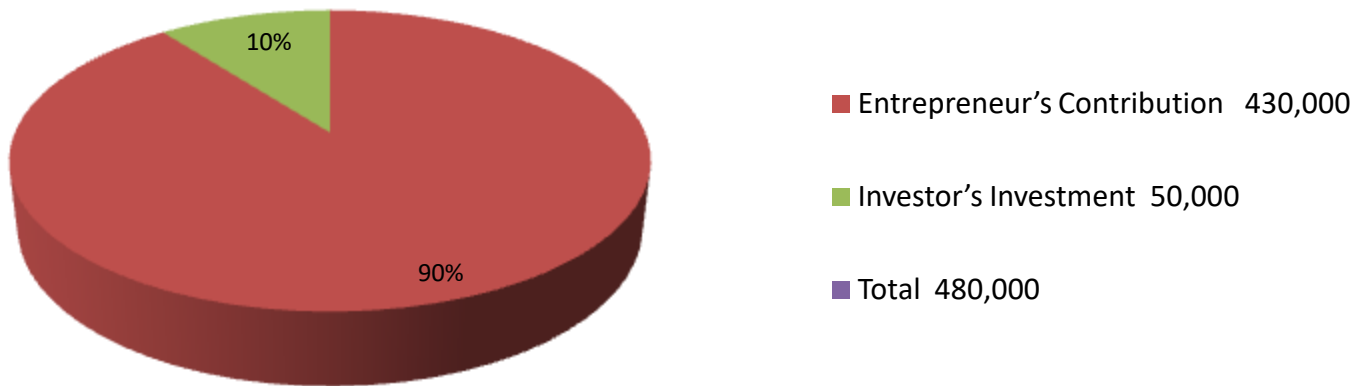
Business Name	:	SATHI FASSION
Location	:	ChadGazi Bot tola Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 4,80,000/-
Financing	:	Self BDT 4,30,000/- (from existing business) 90% Required Investment BDT,50,000(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft. = 150 square ft
Security of the shop	:	200,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like sari,than kapor,pant,three pice,lungi,shirt ,etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪He is doing his business in rent place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
sari,than kapor,pant,three pice,lungi,shirt ,etc.	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
sari,than kapor,pant,three pice,lungi,shirt ,etc.	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		3500	42000
Electric Bill		400	4800
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		9650	115800
Net Profit (E)= [C-D]		5350	64200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sari	105,000	35,000	140,000
Three pice	30,000	15,000	45,000
Lungi	30,000	0	30,000
Shirt	15,000	0	15,000
Shoe	15,000	0	15,000
Ladies hill	15,000	0	15,000
Others	20,000	0	20,000
Security	200,000	0	200,000
	0	0	0
Total	430,000	50,000	480,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
sari,than kapor,pant,three pice,lungi,shirt ,etc.	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
sari,than kapor,pant,three pice,lungi,shirt ,etc.	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		3500	42000	42000	42000
Electric Bill		400	4800	5100	5400
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9650	115800	116320	116846
Net Profit (E)= [C-D]		8350	100200	105210	110471
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	100,200	105210	110470.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80200	165410
	Total Cash Inflow	150,200	185,410	275,881
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,200	165,410	255,881

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







