

Proposed NU Business Name: **LIMA FASION**



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Porshuram Unit, Feni

Project verified by: Shushanto Kumar bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	BELAL HOSSAIN
Age	:	02-04-1984(33 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Baurpahar P.O: porshuram P.S: Porshuram ,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	:	MOMENA KHATUN
(iii) Father's name	:	LET NURUL HAQUE
(iv) GB member's info	:	Branch: Porshu Ram Centre # 28 (Female), Member ID: 1892, Group No: 02 Member since: 2009(8Years) First loan: BDT 5,000/- Existing loan: BDT 0 ,Outstanding loan:Nil
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.)	:	No
Business Experiences and Training Info	:	1 years of Own business. 1 years of Others Business He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721601725
Father's Contact No.	:	01878763513
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHENA AKTER joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

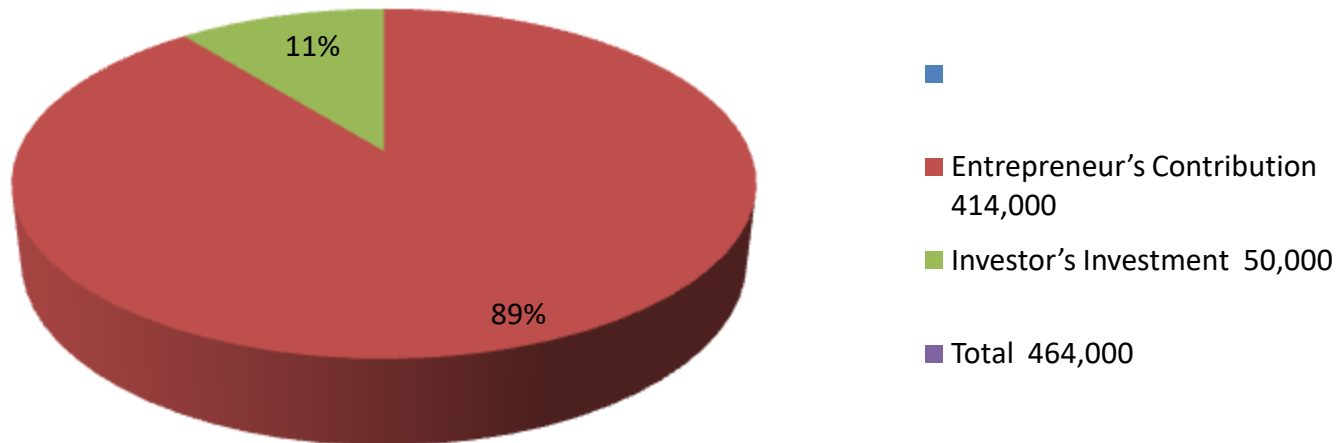
Proposed Nobin Udyokta Business Info

Business Name	:	LIMA FASION
Location	:	Uttor bazar, porshuram, Feni
Total Investment in BDT	:	BDT 464,000/-
Financing	:	Self BDT 4140000/- (from existing business) 89 % Required Investment BDT 50,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 10 ft= 140 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like,Cloth item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪He is doing his business in rent place.▪Collects goods from Company▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Cloth	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Cloth	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		150	1800
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8750	105000
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cloth			364,000			50,000	414,000
			0			0	0
Security			50,000			0	50,000
	0	0	414,000	0	0	50,000	464,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cloth	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		150	1800	1800	1800
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8750	101400	101980	102569
Net Profit (E)= [C-D]		7000	84000	88200	92610
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	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64000	132200
	Total Cash Inflow	134,000	152,200	224,810
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	64,000	132,200	204,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 1 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







FAMILY PICTURE

