

Proposed NU Business Name : SHADIN FASHION



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Brief Bio of The Proposed Nobin Udyokta

Name	:	HAFIZ MOHAMMAD SHEK
Age	:	11-12-1998 (23 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Brothers, 01 Sister
Address	:	ViLL : Golabari P.O : Kaligonj P.S: KARANIGONJ 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	:	MST.HOSNEARA BEGUM
(iii) Father's name	:	JAMAL UDDIN SHEK
(iv) GB member's info	:	Branch: Kaligonj Centre # 67/M, Member ID: 1224/1 Group No: 02 Member since:20-03-2008 (09 Years) First loan: BDT 5,000/- Existing loan :- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	NO
(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	:	03 years of business 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.	:	01776-640001
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Kaligonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.HOSNEARA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

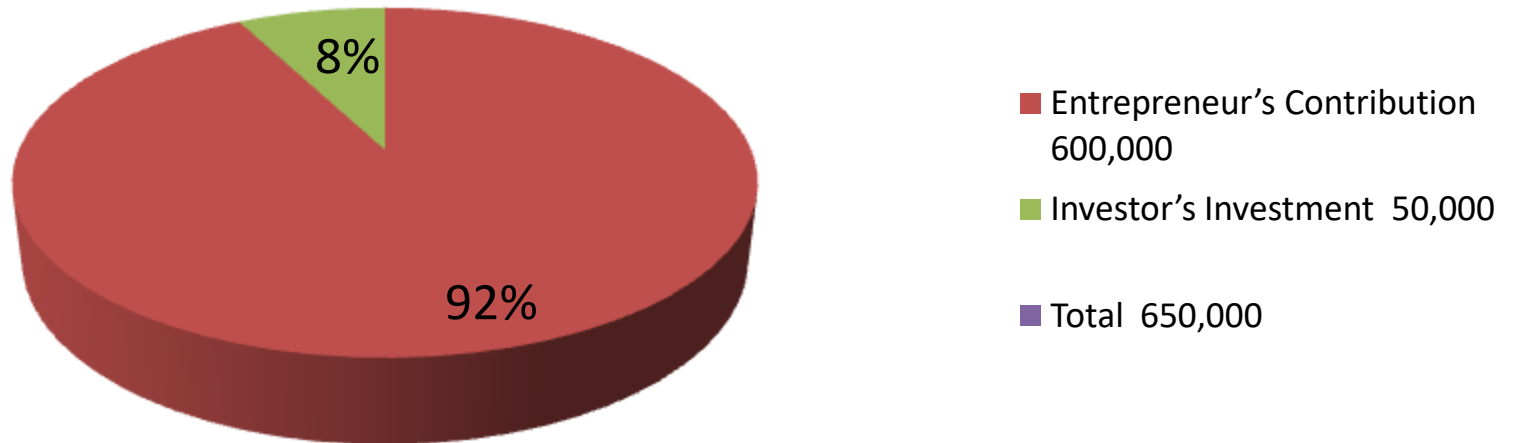
Proposed Nobin Udyokta Business Info

Business Name	:	SHADIN FASHION
Location	:	Kaligonj , Gazipur
Total Investment in BDT	:	650,000/-
Financing	:	Self BDT 6,00,000/- (from existing business) 92% Required Investment BDT 50,000/- (as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Cloth itms etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Three Pitch, Shirt, Pant, Long cloth Etc	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Three Pitch, Shirt, Pant, Long cloth Etc	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1500	18000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		6000	72000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Three Pitch	35	2,500	87,500	40	1200	48,000	135,500
Long Cloth	300	200	60,000			0	60,000
Shirt	100	450	45,000			0	45,000
Pant	200	500	100,000			0	100,000
security			300,000			0	300,000
Others			7,500			0	7,500
			0			2,000	2,000
			0			0	0
	635	3650	600000	40	1200	50000	650000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Three Pitch,Shirt, Pant, Long cloth Etc	2500	75000	900000	945000	992250
	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1875	56250	675000	708750	744188
Total Variable Expense	1875	56250	675000	708750	744188
Contributon Margin (CM) [C=(A-B)]	625	18750	225000	236250	248063
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1500	18000	18300	18600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9000	108000	108400	108800
Net Profit (E)= [C-D]		9750	117000	122850	128993
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	117,000	122850	128992.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97000	199850
	Total Cash Inflow	167,000	219,850	328,843
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	97,000	199,850	308,843

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :08
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





