

S.F Gent's FASHION WORLD



Presented by : **Sumon Hosen**
NU Identified and PP Prepared by : **Taposh Kumar Sharma**
Verified By: **Ballal Hossain**

Ramganj Unit
Anchal-2

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Sumon Hosen
Age	:	08/05/1994 (23 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	Brother's-2, Sister's - 2
<i>Parent's and GB related Info</i> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input type="text"/> Father <input type="text"/> Shamsun Naher Md.Mofizur Raman Branch: Bhatra,Ramganj, Centre no.54, Group: 01 Loanee No.9933/2 , Member since 05/06/2010,First loan:20,000/- Existing loan: 50,000 ,Outstanding: 45,600
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF	:	NU N/A N/A N/A N/A
Education	:	HSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Garments and computer business
Trade License Number	:	21
Business Experiences and Training Info	:	02 Years . Got training from his uncle shop .
Other Own/Family Sources of Income	:	His father is a farmer .
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01756-469438
NU Project Source/Reference	:	GT Ramganj Unit Office, Laxmipur .

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2010. At first his mother took a loan amount of 20,000 BDT from Grameen Bank. She invested the money in NU's business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	S.F. Gent's Fashion World .
Address/ Location	:	Bhatra bazar, Ramganj, Laxshmipur.
Total Investment in BDT	:	2,78,000/-
Financing	:	Self BDT : 2,08,000 (from existing business) - 75% Required Investment BDT : 70,000 (as equity) - 25%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Item:</u> pant(Jeans+ Gabardine) Baby Wear Readymade Shirt Ganji (T-Shirt+ Polo Shirt) Panjabi + Lungi Present Stock: (*) Furniture & Decoration Fan (01) Photo copy machine Printer Computer Shop Advance	30,000/- 10,000/- 15,000/- 20,000/ 10,000/- 40,000/- 1,000/- 20,000/- 7,000/- 15,000/- 40,000/-		2,08,000/-
<u>Proposed Stock item: (**)</u> pant(Jeans+ Gabardine) Readymade Shirt Ganji (T-Shirt+ Polo Shirt) I P S (01)		20,000/- 15,000/- 15,000/- 20,000	70,000/-
Total Capital	2,08,000/-	70,000/-	2,78,000

PRESENT & PROPOSED INVESTMENT Breakdown

Annex-2



Present Stock Item	
Product Name	Amount
Shop Advance	40,000
Pant (Jeans & Gabardine)	30,000
Baby Cloths	10,000
Readymade Shirts	14,000
T-Shirt & Polo Shirts	20,000
Punjabi & Lungi	10,000
Decoration & Furniture	40,000
Fan	1,000
Photocopy Machine & Printer	27,000
Computer	15,000
Total Stock Item	2,08,000

Proposed Stock Item	
Product Name	Amount
Pant (Jeans & Gabardine)	20,000
Readymade Shirts	15,000
T-Shirt & Polo Shirts	15,000
IPS (1)	20,000
Total Stock Item	70,000

EXISTING BUSINESS OPERATIONS Info.



Particulars			
	Daily	Monthly	Yearly
Sales Income(A): from Various Kinds of Cloths	2,500	75,000	9,00,000
Less: Cost of sales (B)	2,000	60,000	7,20,000
Gross Profit (C) [C=(A-B)]	500	15,000	1,80,000
Less: Operating Costs			
Shop rent		2,000	24,000
Electricity bill		500	6,000
Generator bill		200	2,400
Night Guard bill		180	2,160
Mobile bill		300	3,600
Present salary/Drawings- self		4,000	48,000
Others (entertainment, tax, transport & others fee)		500	6,000
Non Cash Item:			
Depreciation Expenses(40,000*10%+56,000*15%)		1,034	12,408
Total Operating Cost (D)		8,714	1,04,568
Net Profit (C-D):		6,286	75,432

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A) income	3,000	90,000	1,080,000	3,500	1,05,000	12,60,000
Less: cost of sales (B)	2,400	72,000	8,64,000	2,800	84,000	10,08,000
Gross Profit (C) [C=(A-B)]	600	18,000	2,16,000	700	21,000	2,52,000
Less: Operating Costs						
Shop rent		2,000	24,000		2,000	24,000
Electricity bill		500	6,000		600	7,200
Generator bill		200	2,400		250	3,000
Night Guard bill		180	2,160		200	2,400
Mobile Bill (SMS & Reporting inclusive)		550	6,600		600	7,200
Proposed Salary- Self		4,000	48,000		5,000	60,000
Others (entertainment, tax, & others fee)		700	8,400		1,000	12,000
Non Cash Item:						
Depreciation Expenses(40,000*10%+56,000*15%)		1,034	12,408		1,034	12,408
Total Operating Cost (D)		9,164	1,09,968		10,684	1,28,208
(Net Profit C-D) :		8,836	1,06,032		10,316	1,23,792
Payback to GT		42,000			42,000	
Retained Income:		64,032			81,792	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



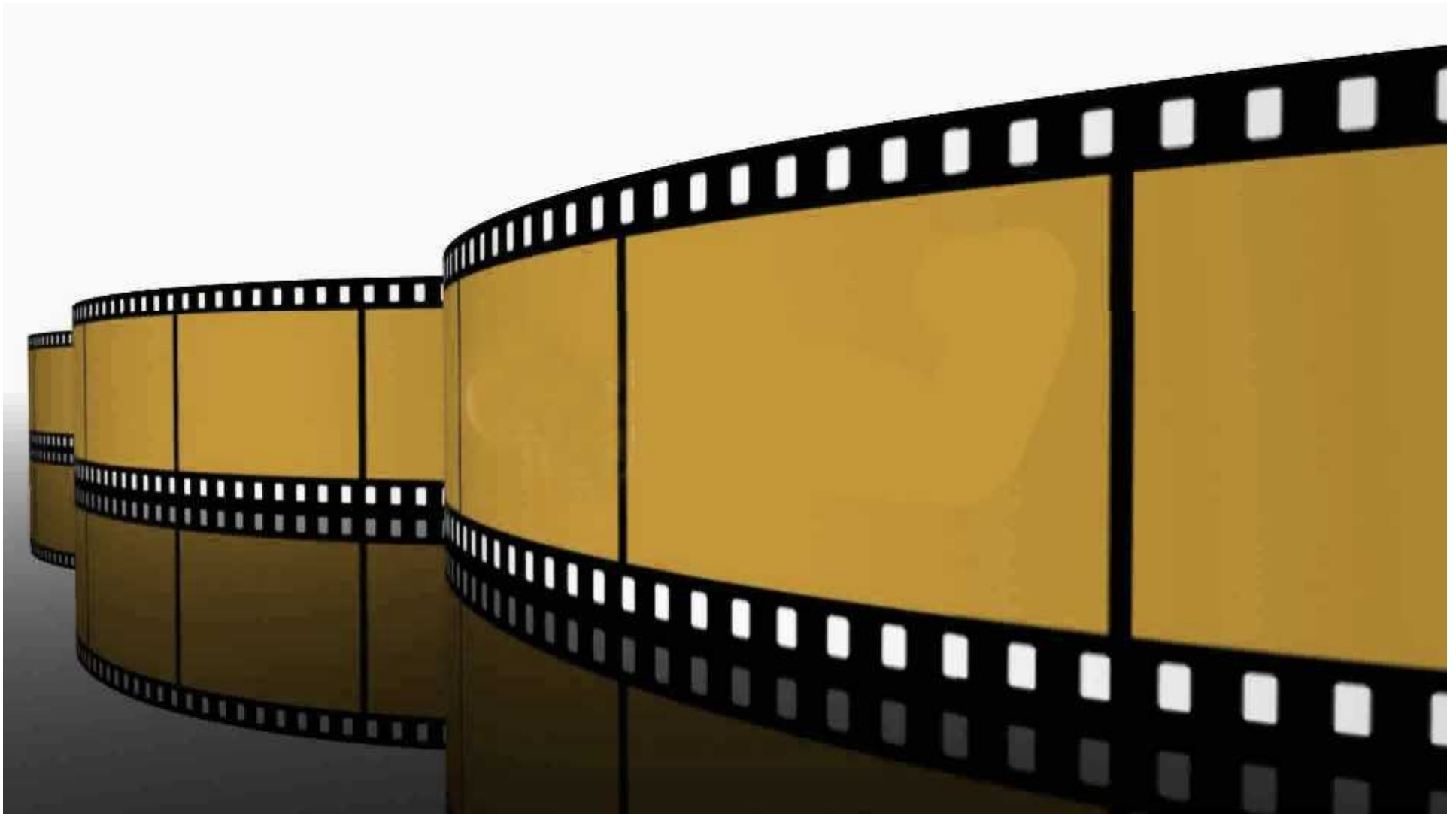
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	0
1.2	Net Profit	1,06,032	1,23,792
1.3	Depreciation (Non Cash Item)	12,408	12,408
1.4	Opening Balance of Cash Surplus	0	76,440
	Total Cash Inflow	1,88,440	2,12,640
2.0	Cash Outflow		
2.1	Purchase of Cow	70,000	0
2.2	Payment of GB Loan		0
2.3	Investment Pay Back	42,000	42,000
	Total Cash Outflow	1,12,000	42,000
3.0	Net Cash Surplus	76,440	1,70,640

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">■ NU is full time engaged with Garments business .■ Skilled & Experience .■ Good Communication System.■ Good Networking with Customer .■ No Credit Sale	<p>WEAKNESS</p> <ul style="list-style-type: none">■ Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">■ Expansion Of Business■ Increasing the profitability	<p>THREATS</p> <ul style="list-style-type: none">● Theft

Photographs





Photographs



Photographs



Photographs



Photographs



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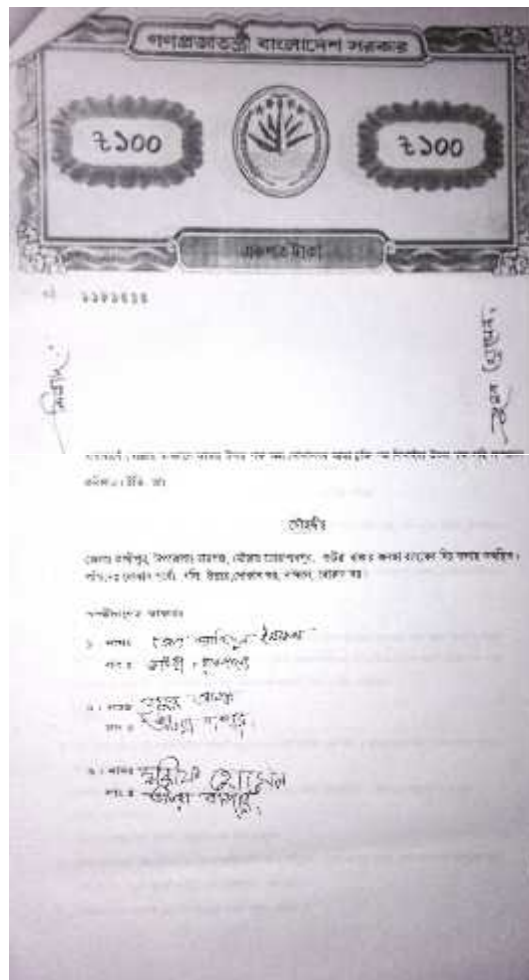
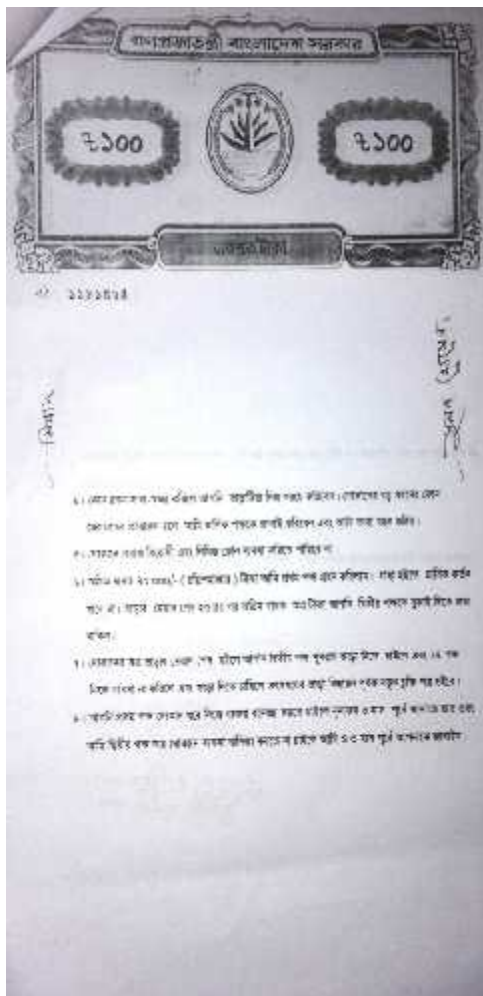
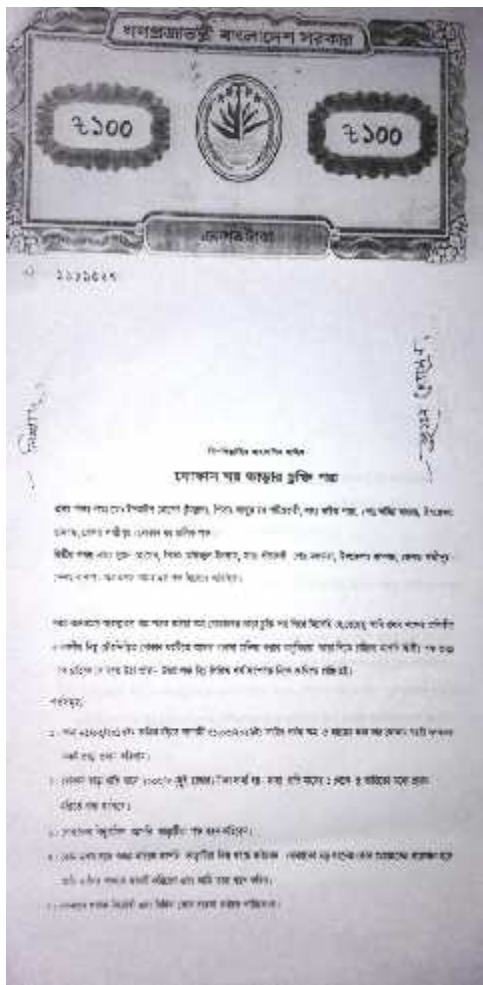
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