

Proposed NU Business Name: LAMIA FASHION HOUSE



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Project verified by: Md:Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAMUN
Age	:	20/11/1985(32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	01 Brother
Address	:	Vill:Nogorhoula P.O:Gazipur P.S:Sreepur 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 :RENU
(iii) Father's name	:	MD:JHAHANGIR
(iv) GB member's info	:	Branch:Gazipur, Centre # 51(Female), Member ID: 4722, Group No: 06 Member since: 21-04-2012 raning (05Years) First loan: BDT 10,000Taka.
Further Information:		Existing loan: 25,000 Outstanding loan: 16,700/-.
(v) Who pays GB loan installment	:	Mather
(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	:	06 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	House Rant
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01916-183633
Family's Contact No.	:	01736-175538
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST: RENU Joined Grameen Bank Since 05 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	LAMIA FASHION HOUSE
Location	:	Joyna Bazar Sreepur Gazipur.
Total Investment in BDT	:	BD 1,60,000
Financing	:	Self BDT 1,00,000(from existing business) 63% Required Investment BDT 60,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 15ft= 150 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes; Tailoring business. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 0 Employee. After getting equity fund 1 employee will be appointed ▪The Shop is own. ▪Collects goods from Mawna. ▪Agreed grace period is 3 months.

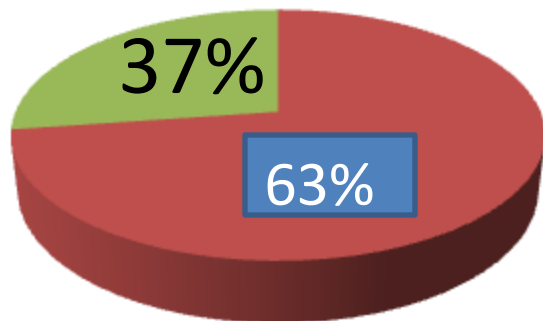
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths & Tailoring	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Cloths & Tailoring	2,550	76,500	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)]	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		0	0
Electricity bill		3,00	3,600
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		7,300	87,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ak Color	850	45	39,600	400	45	18,000	57,600
Sapa Cloth	550	50	27,500	200	50	10,000	37,500
Goss cloth	50	40	2,000	150	40	6,000	8,000
Shirt pic	10	180	1,800	0	0	0	1,800
Porda cloth	50	40	2,000	0	0	0	2,000
Broka Cloth	25	450	11,250	0	0	0	11,250
Broka	10	500	5,000	20	500	10,000	15,000
Matirral	-	-	10,800		-	10,000	20,800
Others	0	0	0	0	0	6,000	6,000
Total			1,00,000			60,000	1,60,000

Source of Finance



Entrepreneur Investment:
1,00,000
Investor Investment:60,000
Total Investment:1,60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Cloths & Tailoring	5,000	150,000	1,800,000	1,890,000
Total Sales (A)	5,000	150,000	1,800,000	1,890,000
Less. Variable Expense				
Cloths & Tailoring	4,250	127,500	1,530,000	1,606,500
Total variable Expense(B)	4,250	127,500	1,530,000	1,606,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000	283,500
Less. Fixed Expense				
Rent		0	0	0
Electricity bill		4,00	4,800	5,000
Transportation		7,00	21,000	21,500
Salary (self)		5,000	60,000	60,000
Salar (staff)		3,000	36,000	36,000
Entertainment		3,00	3,600	3,800
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		3,00	3,600	3,800
Total fixed Cost (D)		9,700	1,16,400	1,17,500
Net Profit (E) [C-D]		12,800	1,53,600	1,66,000
Investment Payback			36,000	36,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	153,600	1,66,000
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,00,900
	Total Cash Inflow	213,600	2,66,900
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan	16,700	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	1,12,700	36,000
3	Net Cash Surplus	1,00,900	2,30,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 06 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

