

Proposed NU Business Name: **SOTOTA FASHION**



Project identification and prepared by: Md. Ataur rahman
Bashon Unit, Gazipur
Project verified by: Md.Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASHEM AHAMMED
Age	:	09-08-1983(34Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: South Mohammed P.O: kollandi P.S: Shan beg, Dist: Nohakhali
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. HALIMA BEGUM
(iii) Father's name	:	MD:ATAUR RAHMAN
(iv) GB member's info	:	Branch:, Gacha. Centre # 54 (Female), Member ID:5203/2, Group No: 01 Member since: 04/02/2011 -17 (06Years) First loan: BDT 10000/- Existing loan: BDT 30000 Outstanding loan:27360
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Na
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	10 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724449561
Family's Contact No.	:	01789792132
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HALIMA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

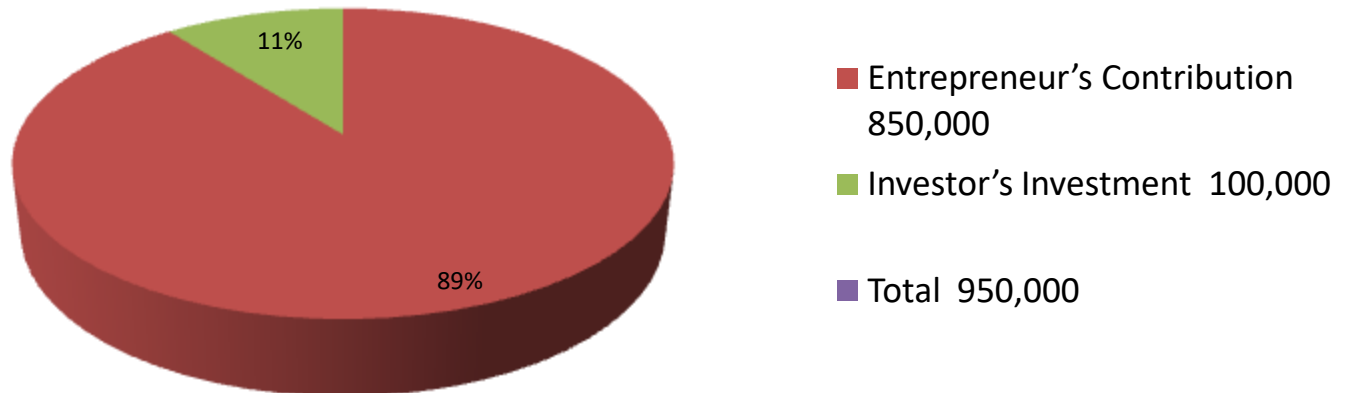
Proposed Nobin Udyokta Business Info

Business Name	:	SOTOTA FASHION
Location	:	Gazipur Chowrasta
Total Investment in BDT	:	BDT 950,000/-
Financing	:	Self BDT 850,000/- (from existing business) 89% Required Investment BDT 100,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments items ,etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 15% gain on sales▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Garments items	5200	156000	1872000
		0	0
Total Sales(A)	5200	156000	1872000
Less Variable Expense (B)			0
Garments items	4420	132600	1591200
Total Variable Expense	4420	132600	1591200
Contribution Margin (CM) [C=(A-B)]	780	23400	280800
Less Fixed Expense			
Rent		13000	156000
Electric Bill		300	3600
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		100	1200
Generator		100	1200
Mobile Bill		100	1200
Total Fixed Cost (D)		19200	230400
Net Profit (E)= [C-D]		4200	50400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pant	210	400	84000	1	100000	100,000	184,000
Shirt	45	850	38250			0	38,250
T-shirt	140	950	133000				133,000
Pangabi	155	360	55800				55,800
Gangi	55	450	24750				24,750
Cosmatices	110	170	18700			0	18,700
Baby items	45	250	11250				11,250
1 pice	48	500	24000				24,000
others			10250			0	10,250
Security			450000				450,000
	808	3930	850,000	1	100000	100,000	950000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Garments items	5700	171000	2052000	2154600	2262330
Total Sales(A)	5700	171000	2052000	2154600	2262330
Less Variable Expense (B)					
Garments items	4845	145350	1744200	1831410	1922981
Total Variable Expense	4845	145350	1744200	1831410	1922981
Contributon Margin (CM) [C=(A-B)]	855	25650	307800	323190	339350
Less Fixed Expense					
Rent		13000	156000	156000	156000
Electric Bill		300	3600	43200	518400
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobile Bill		100	1200	0	0
Total Fixed Cost (D)		19200	229200	267900	743415
Net Profit (E)= [C-D]		6450	77400	81270	85334
Investment Pay Back			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	77,400	81270	85333.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		37400	78670
	Total Cash Inflow	177,400	118,670	164,004
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	37,400	78,670	124,004

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 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







