

Proposed NU Business Name: **TASRIF FASHION**



Project identification and prepared by: Md. Habil uddin shah,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Solaiman Hossain
Age	:	27-04-1993(25 Years)
Education, till to date	:	B.S.S
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	6 Brothers & 2 Sister
Address	:	Vill: Dohar ghata, P.O: Dohar, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Nasima Begum
(iii) Father's name	:	Golam Mostafa
(iv) GB member's info	:	Branch: Meghula, Centre # 31(Female), Member ID:5873/2 , Group No: 09 Member since: 2003 -2010(7Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 40,000- Outstanding loan: BDT :32080
(v) Who pays GB loan installment	:	Father
(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	:	01 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01927427702
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 7 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	Tasrif Fashion
Location	:	Joypara Dohar,Dhaka
Total Investment in BDT	:	BDT:230000
Financing	:	Self BDT 170000(from existing business) 74% Required Investment BDT 60,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 12ft= 120square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; pant,shairt,ti-shairt.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

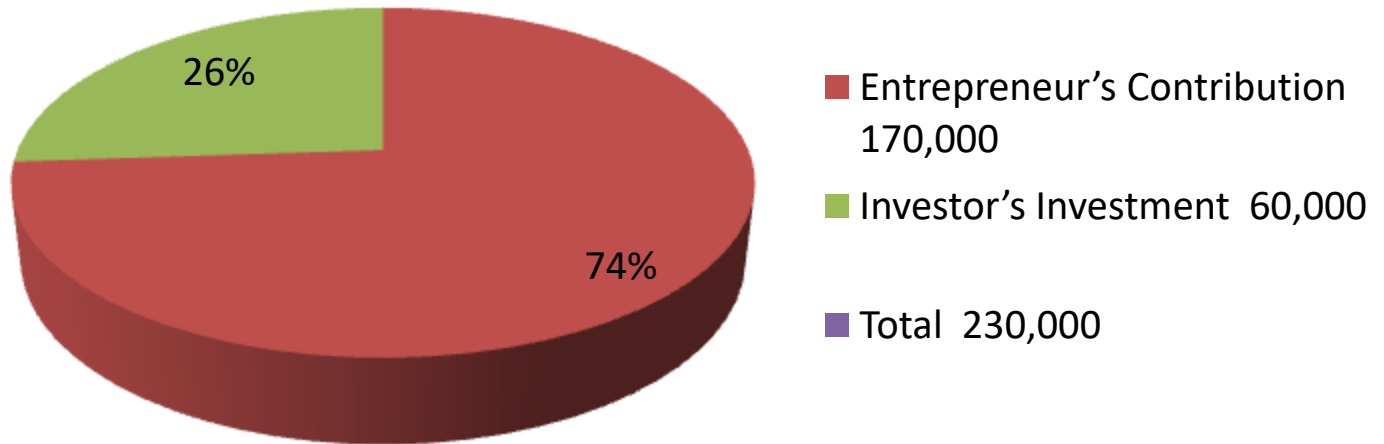
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shairt,pant,ti shairt	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less. Variable Expense			
Shairt,pant,ti shairt	2625	78750	945000
Total variable Expense (B)	2625	78750	945000
Contribution Margin (CM) [C=(A-B)	875	26250	315000
Less. Fixed Expense			
Rent		3500	42000
Mobile Bill		300	3600
Genaretor		500	6000
Electricity Bill		1500	18000
Salary (self)		5000	60000
Salary(staff)		6000	72000
Entertainment		300	3600
Security Guard		200	2400
Total fixed Cost (D)		19500	234000
Net Profit (E) [C-D)		6750	81000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
pant	00	00	70000	00	00	30000	100000
shairt	00	00	20000	00	00	30000	50000
Ti shairt	00	00	20000	00	00	00	20000
Others	00	00	10000	0	0	0	10000
Security			50000				50000
Total	00	00	170000	00		60000	230000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Shairt,pant,ti shairt	4000	120000	140000	1512000
Total Sales (A)	4000	120000	140000	1512000
Less. Variable Expense		0	0	0
Shairt,pant,ti shairt	3000	90000	1080000	1134000
		0	0	0
Total variable Expense (B)	3000	90000	1080000	1134000
Contribution Margin (CM) [C=(A-B)]	1000	30000	360000	378000
Less. Fixed Expense				
Rent		3500	42000	42000
Mobile Bill		300	3600	3800
Genaretor		500	6000	6000
Electricity Bill		1500	18000	18000
Salary (self)		5000	60000	60000
Salary(staff)		6000	72000	72000
Entertainment		300	3600	3800
Security Guard		200	2400	2500
Total fixed Cost (D)		19500	234000	234900
Net Profit (E) [C-D]		10500	126000	143000
Investment Payback			36000	36000

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	126000	143000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		90000
	Total Cash Inflow	186000	233000
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96000	36000
3	Net Cash Surplus	90000	197000

SWOT ANALYSIS

STRENGTH

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







