

MAHIM FASHION HOUSE



Project identification by: Atikur Rahman

Project prepared by: Md. Mizanur Rahman Patwary

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAMIM HOSSAIN
Age	:	17-01-1988 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers
Present Address		Vill: Moheshpur P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASIYA AKTER
(iii) Father's name	:	MD HOSSAIN ALI
(iv) GB member's info	:	Branch: Solla Kalihati Centre # 4 (Female), Member ID: 1186/1, Group No: 05 Member since: 10-02-2005 (10 Years) First loan: 8,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Four years experience in running business. He worked in a Garments for three years and gathered experience.
Other Own/Family Sources of Income	:	Father's Income (Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-975104
Father Contact No.	:	01776-331899
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asiya Akter is a member of Grameen Bank since 10 years. At first she took 8,000 taka loan from Grameen Bank. Asiya Akter gradually took loan from GB. Utilize loan in cow rearing. She made two tin shed house and purchase 05 decimal land.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHIM FASHION HOUSE
Location	:	Near Elenga bus stand, Tangail
Total Investment in BDT	:	BDT 2,57,000
Financing	:	Self BDT 1,57,000 (from existing business) 61% Required Investment BDT 1,00,000 (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 8,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing T-shirt making business.▪Wholesaler and Retailer.▪Average 10 taka gain on each T-Shirt wholesale.▪Average 80 Taka gain on each T-Shirt retail.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Konabari and Kaligonj.▪Agreed grace period is 4 months.

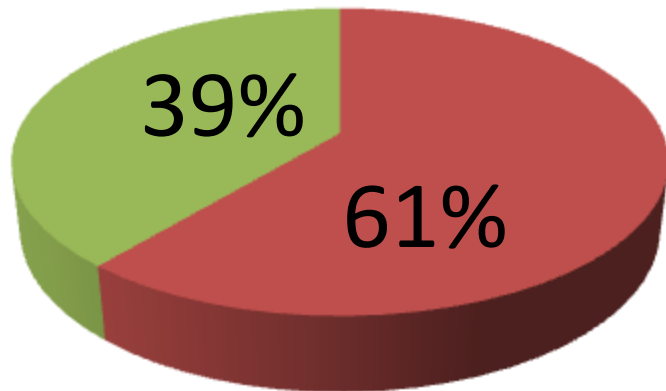
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
T-Shirt (Whole sale) (33 x 80)	2,640	79,200	950,400
T-Shirt (Retail)(2 x 150)	300	9,000	108,000
Fitting Charge (1 x 150)	150	4,500	54,000
Total Sales (A)	3,090	92,700	1,112,400
Less. Variable Expense			
T-Shirt (35 x 70)	2,450	73,500	882,000
Total variable Expense (B)	2,450	73,500	882,000
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400
Less. Fixed Expense			
Rent		2,200	26,400
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Generator Bill		1,000	12,000
Transportation		1,500	18,000
Entertainment		300	3,600
Salary (self)		6,000	72,000
Salary (staff)		3,000	36,000
Total fixed Cost (D)		14,800	177,600
Net Profit (E) [C-D]		4,400	52,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cloth	54,000	50,000	1,04,000
Ready made Shirt, Pant	-	50,000	50,000
Sewing Machine, Over lock Machine, Fat lock Machine	62,000	-	62,000
Rack	16,000	-	16,000
Security	25,000	-	25,000
Total	1,57,000	1,00,000	2,57,000

Source of Finance



- Entrepreneur's Contribution 157,000
- Investor's Investment 100,000
- Total 257,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
T-Shirt (Whole sale)(50 x 80)	4,000	120,000	1,440,000	1,512,000	1,587,600
T-Shirt (Retail)(3 x 150)	450	13,500	162,000	170,100	178,605
Fitting Charge (1 x 150)	150	4,500	54,000	56,700	59,535
Shirt, Pant	1,500	45,000	540,000	567,000	595,350
Total Sales (A)	6,100	183,000	2,196,000	2,305,800	2,421,090
Less. Variable Expense					
T-Shirt (53 x 70)	3,710	111,300	1,335,600	1,402,380	1,472,499
Shirt, Pant	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	4,910	147,300	1,767,600	1,855,980	1,948,779
Contribution Margin (CM) [C=(A-B)	1,190	35,700	428,400	449,820	472,311
Less. Fixed Expense					
Rent		2,200	26,400	26,400	26,400
Electricity Bill		500	6,000	3,600	4,000
Generator Bill		1,000	12,000	3,600	4,000
Mobile bill & SMS Monitoring		550	6,600	6,600	6,600
Transportation		2,000	24,000	10,000	11,000
Entertainment		500	6,000	4,000	4,200
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		8,400	100,800	100,800	100,800
Non Cash Item					
Depreciation		1,167	14,000	14,000	14,000
Total Fixed Cost		24,317	291,800	265,000	267,000
Net Profit (E) [C-D)		11,383	136,600	184,820	205,311
Investment Payback			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	136,600	184,820	205,311
1.3	Depreciation (Non cash item)	14,000	14,000	14,000
1.4	Opening Balance of Cash Surplus		110,600	269,420
	Total Cash Inflow	250,600	309,420	488,731
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	110,600	269,420	448,731

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of pharmacy;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures













ফরম নং-২৬

ক্রমিক নং-

2929

এনেছা পৌরসভা

কলিহাতী, টাঙ্গাইল।

লাইসেন্স নম্বর

২৮২৯

সনঃ ২০২৪-১৫

১৭-০২-২ সনের ৩২, এল, জি, নং সরকারী নোটিফিকেশন এবং ১৯৬০ সনের পৌর কর ধার্য আইনের বিধান মতে

ব্যবসা লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : জামিয়া ফাযলান ২৭৫৬

প্রোপাইটার : মোঃ জামাল ২২৭২৫৬

ঠিকানা : বল্লা ২৭৫৬, এনেছা, কলিহাতী, টাঙ্গাইল।

ব্যবসার ধরণ : ভাণ্ডার

স্বয়ংদ উত্তীর্ণের তারিখ : ৩০ জুন ২০১৫ বিঃ পর্বত।

	রেট	মোট টাকা
লাইসেন্স ফি		২০০০/-
জরিমানা		/
অন্যান্য		

মোট টাকা : ২০০০

কথায় : দুই হাজার টাকা মাত্র।

নতুন নবায়ন

লাইসেন্স পরিদর্শক
এনেছা পৌরসভা

মুহতার
সচিব ২৫/০২/১৫
এনেছা পৌরসভা

মুহতার
২৫.০২.১৫
সেয়ার
এনেছা পৌরসভা

বিঃ দ্রঃ পৌর আইন শুল্কবিহীন কোন ক্ষেত্রে কর্তৃপক্ষ কোন কারণ না দর্শাইয়া এই লাইসেন্স বাতিল সহ বিধি মোতাবেক জরিমানা ও শাস্তিমূলক ব্যবস্থা গ্রহণ করিতে পারিবেন।

FAMILY PICTURE

