

Proposed NU Business Name : **Smart Fashion Mela**



*Presented by
MD. Sagor Gazi*

NU Identified and PP Prepared By-
Abu Musa Bhuiyan (Chandpur Sadar)
Verified by :Md. Nazrul Islam

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Sagor Gazi
Age	:	04/05/1996 (19 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 brothers, 02 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rozina Begum
(iii) Father's name	:	Md. Shah Alam Gazi
(iv) GB member's info	:	Branch: Bagadi Centre # 41/m , Loanee no: 4129/1 Member since: 08/85/2010 First loan:5000 Existing loan: 50000 Outstanding:50000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	H.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Cloth business
Trade license	:	00247
Business Experiences and Training Info	:	6 years : Initial Investment- 300000
Other Own/Family Sources of Income	:	Father- CNG business
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT-Chandpur Sadar unit
NU Contact info		01818499149

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB member since 2010. At first she took a loan amount of 5000 Taka from Grameen Bank. His father used this loan for his business. He also increased his asset from the business income.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Cloth Business
Address/ Location	:	Dashdi, Baburhat, Chandpur
Total Investment in BDT	:	4,00,000
Financing	:	Self BDT 300000 (from existing business) 75% Required Investment BDT 100000 (as equity) 25%
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
<u>Present stock items:</u>			
Shop Advance 100000	300000		
Jeans pant 100 pcs*600 60000			
Gents Shirt 50pcs* 400 20000			
T Shirt 50 pcs* 300 15000			
Baby Wear (50pc *400) 20000			
Others (under wear, Ganji etc) 5000			
Decoration &Furniture 50000			
Computer 30000			
<u>Proposed items:</u>			
Jeans pants(40pc)- 25000	100000		
T-shirt(65pc)- 20000			
Panjabi(20pc*800)- 16000			
Shirt(40pc)- 20000			
Under garments- 5000			
Baby Wear (35 pcs*400) 14000			
Total Capital	300000	100000	400000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2000	60000	720000
<i>Less: Cost of sales (B)</i>	1600	48000	576000
Gross Profit (C) [C=(A-B)]	400	12000	144000
Income from memory load	100	3000	36000
Total Gross profit	500	15000	180000
<i>Less: Operating Costs</i>			
Electricity bill		400	4800
Shop Rent		1500	18000
Night Guard bill		100	1200
Entertainment		100	1200
Mobile bill		400	4800
Present salary/Drawings- self		6000	72000
Others (Transportation cost etc)		300	3600
Non Cash Item:			
Depreciation Expenses(25000*20%,40000*10%)		750	9000
<i>Total Operating Cost (D)</i>		9550	114600
Net Profit (C-D):		5450	65400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3000	90000	1080000	3500	105000	1260000	4000	120000	1440000
<i>Less: cost of sales (B)</i>	2400	72000	864000	2800	84000	1008000	3200	96000	1152000
Gross Profit (C) [C=(A-B)]	600	18000	216000	700	21000	252000	800	24000	288000
Income from memory load	100	3000	36000	100	3000	36000	100	3000	36000
Total gross profit	700	21000	252000	1180	24000	288000	900	27000	324000
<i>Less: Operating Costs</i>									
Electricity bill		500	6000		500	6000		500	6000
Shop Rent		1500	18000		1500	18000		1500	18000
Night Guard bill		100	1200		100	1200		100	1200
Entertainment		100	1200		150	1800		150	1800
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		6000	72000		6000	72000		6000	72000
Others		300	3600		400	4800		400	4800
Non Cash Item:									
Depreciation Expenses		750	9000		750	9000		750	9000
<i>Total Operating Cost (D)</i>		<i>9750</i>	<i>117000</i>		<i>9850</i>	<i>118200</i>		<i>9850</i>	<i>118200</i>
(Net Profit C-D) :		11250	135000			169800		17150	205800
Payback to GT loan			40000			40000			40000
Retained Income:		95000			129800			165800	

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	135000	169800	205800
1.3	Depreciation (Non cash item)	9000	9000	9000
1.4	Opening Balance of Cash Surplus		104000	242800
	Total Cash Inflow	244000	282800	457600
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	104000	242800	417600

SWOT ANALYSIS

STRENGTH

Long-standing relationship with GB.
Locally renowned with mouth of words.

WEAKNESS

Lack of fund.
Less stock

OPPORTUNITIES

Would create more entrepreneur in market.
People will get their test wise products.

THREATS

Theft.
Loadshedding.









लाम







বিশ্বমিষ্টাঙ্কির বাহনানির বাইন

স্মার্ট ক্যাশন মেসার্স



খোঃ মোঃ সাগর গাজী (কাকন)
01818-499149, 01627-556336

আমরা এক্সপোর্ট ও ব্র্যান্ডের পোষাক পাওয়া যায়
নিঃ চঃ মেমোরী কার্ড লোড করা হয়।

বান্দুরহাট পাড়ায় বাজার, বান্দুরহাট, চাঁদপুর।





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Further Information
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