

Proposed NU Business Name: **ORPA FASHION**



Project identification and prepared by: Md. Golam rusul,
Munsigonj Unit, Munsigonj

Project verified by: Sushanto Kumar Biswash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KABIR HOSSAIN
Age	:	25-02-1983 (33 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers & 2 Sister
Address	:	Vill:South Ramgopalpur,P.O: Rikabi bajar,P.S: Munshigonj,Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOHINUR BEGUM
(iii) Father's name	:	MD. TAJ MIAH
(iv) GB member's info	:	Branch: Ponchosar, Centre # 13(Female), Member ID: 1954, Group No: 01 Member since: 01-02-1990 (15Years) First loan: BDT 2500
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT NIL
(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	:	10 years experience in running business. He has 10 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913191524
Mother's Contact No.	:	01859-821026
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINUR BEGUM joined Grameen Bank since 15 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ORPA FASHION
Location	:	South Ramgopalpur,Rikabi bajar, Munshigonj
Total Investment in BDT	:	BDT 243,000/-
Financing	:	Self BDT 143,000/-(from existing business) 59% Required Investment BDT 100,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22ft x 20ft= 440 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth Item etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing ten employee.▪After getting equity fund two employee will be appointed.▪The shop is owned.▪Collects goods from Sadarghat, Islampur, Dhaka.▪Agreed grace period is 3 months.

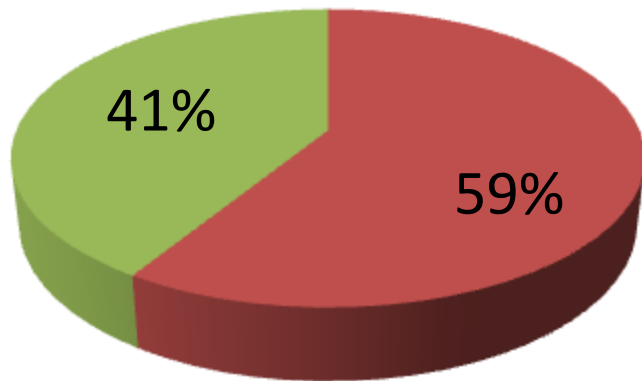
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Cloths	1,800	54,000	648,000
Total variable Expense (B)	1,800	54,000	648,000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less. Fixed Expense			
Electricity Bill		2,000	24,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,200	14,400
Salary Staff (10)		20,000	240,000
Entertainment		300	3,600
Total fixed Cost (D)		28,800	87,600
Net Profit (E) [C-D]		7,200	344,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Katan Cloth (100 x 200)	20,000	20,000	40,000
AC Net (200 x 80)	16,000	40,000	56,000
Soft Net (500 x 35)	17,500	17,500	35,000
Shutton	14,500	9,000	23,500
Astor (1000 x 15)	15,000	3,500	18,500
China Net (200 x 300)	60,000	10,000	70,000
Total	143,000	100,000	243,000

Source of Finance



- Entrepreneur's Contribution 143,000
- Investor's Investment 100,000
- Total 243,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	4,100	123,000	1,476,000	1,549,800
Total Sales (A)	4,100	123,000	1,476,000	1,549,800
Less. Variable Expense				
Cloths	2,460	73,800	885,600	929,880
Total variable Expense (B)	2,460	73,800	885,600	929,880
Contribution Margin (CM) [C=(A-B)]	1,640	49,200	590,400	619,920
Less. Fixed Expense				
Electricity Bill		2,000	24,000	24,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		2,000	24,000	26,000
Salary Staff (10)		24,000	288,000	288,000
Entertainment		300	3,600	4,000
Total Fixed Cost		33,700	404,400	407,500
Net Profit (E) [C-D]		15,500	186,000	212,420
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	186,000	212,420
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		126,000
	Total Cash Inflow	286,000	338,420
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	126,000	278,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:12
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

Pictures







































FAMILY PICTURE

