

Proposed NU Business Name: **S A FASHION**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHARIF HOSSEN
Age	:	22-02-1983(34 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers, 1 Sisters.
Address	:	Vill: Baimail , P.O: Deohata, P.S: Mirzapur, 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	:	SORBANU
(iii) Father's name	:	ABUL HOSSEN
(iv) GB member's info	:	Branch: Gorai Mirjapur, Centre # 33 (Female), Member ID: 2394, Group No: 01 Member since: 24/11/1990 First loan: BDT 1000 /- Outstanding loan: Nil
Further Information:		
(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	:	5 years 6 Month experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01849988895
Family's Contact No.	:	01849578431
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SORBANU joined Grameen Bank 26 years ago. At first she took BDT 1000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	S A FASHION
Location	:	Gorai , Mirzapur, Tangail
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 190,000/- (from existing business) 70% Required Investment BDT 80,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	10000-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt,Pant, machine etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt ,Pant, etc		300,000	3,600,000
Total Sales (A)		300,000	3,600,000
Less. Variable Expense			
Shirt , Pant , etc		270,000	3,240,000
Total variable Expense (B)		270,000	3,240,000
Contribution Margin (CM) [C=(A-B)		30,000	360,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1000	12,000
Transportation		1,500	18,000
Salary (self)		5000	60,000
Salary (staff)		10000	120,000
Entertainment		200	2,400
Guard		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		20,100	241,200
Net Profit (E) [C-D]		9 900	118 800

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Shirt ,Pant, etc		400,000	4,800,000	5,040,000
Total Sales (A)		400,000	4,800,000	5,040,000
Less. Variable Expense				
Shirt ,Pant, etc		360,000	4,320,000	4,536,000
Total variable Expense (B)		360,000	4,320,000	4,536,000
Contribution Margin (CM) [C=(A-B)]		40,000	480,000	504,000
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		1000	12,000	12,000
Transportation		2,500	30,000	30,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		10,000	120,000	120,000
Entertainment		200	2,400	2,400
Guard		300	3,600	3,600
Mobile Bill		200	2400	2400
Total Fixed Cost		21,200	254,400	254,400
Net Profit (E) [C-D]		18,800	225,600	249,600
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	225,600	249,600
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		177,600
	Total Cash Inflow	305,600	427,200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	177,600	379,200

SWOT ANALYSIS

STRENGTH

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





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FAMILY PICTURE

