

Proposed NU Business Name: MS NAZRUL FASHION

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Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAZRUL ISLAM MOLLAH
Age	:	12-05-1986 (32 Years)
Education, till to date	:	Class- Five
Marital status	:	Married
Children	:	0 Son & 02 Daughter
No. of siblings:	:	05 Brothers & 02 Sister
Address	:	Vill: Vottacharger bag, P.O: Ponchosar, P.S: Munshigong, Dist: Munshigonj.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE.RUBALA KHATUN
(iii) Father's name	:	LATE.SHAMSU MOLLAH
(iv) GB member's info	:	Branch: Ponchocar , Centre # 13(Female), Member ID: 1832/1, Group No: 07 Member since:20-06-1998 (05 Years) First loan: BDT 5,000
Further Information:		Existing Loan:25,000 /-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(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	:	16 years experience in running business. 06 years experience in own business. He has 10 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-586126
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshigonj Unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE.RUBALA KHATUN joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS NAZRUL FASHON
Location	:	Vottacharger bag, Ponchosar, Munshigonj
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 14 ft= 196 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing 06 employes.▪Collects goods from Dhaka.▪The Shop is rented▪Agreed grace period is 3 months.

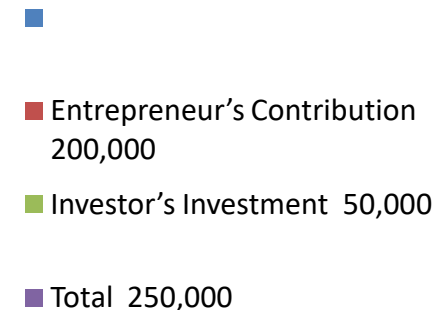
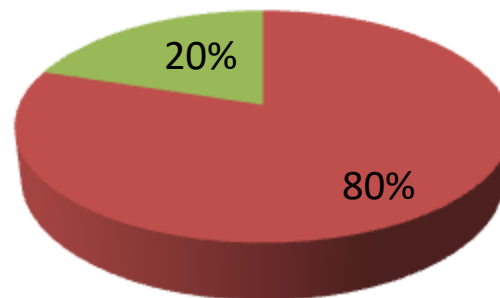
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Asinate, andor, Indian nate ,Voiel ,Leage,ETC	14000	420000	5040000
	0		
Total Sales(A)	14000	420000	5040000
Less Variable Expense (B)			0
Asinate, andor, Indian nate ,Voiel ,Leage,ETC	9100	273000	3276000
Total Variable Expense	9100	273000	3276000
Contributon Margin (CM) [C=(A-B)]	4900	147000	1764000
Less Fixed Expense			
Rent		2200	26400
Electric Bill		2000	24000
Transportaion		6000	72000
Salary (Self)		5000	60000
Salary (Staff)		60000	720000
Entertainment		200	2400
Generator		3000	36000
Mobil Bill		1000	12000
Total Fixed Cost (D)		79400	952800
Net Profit (E)= [C-D]		67600	811200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Asinate	1446	65	93990	200	65	13000	106990
Andor	400	16	6400	400	16	6400	12800
Softnate	200	40	8000	200		0	8000
Indian Nate	200	320	64000			18000	72000
Shart in	500	30	15000			0	15000
Voiel	200	36	7200	100	36	3600	0
Lage	200	24	4800	200		0	
Other			610			9000	9610
						0	0
Total	3146		200000	1250		50,000	250,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Asinate, andor, Indian nate ,Voiel ,Leage,ETC	16000	480000	5760000	6048000	6350400
Total Sales(A)	16000	480000	5760000	6048000	6350400
Less Variable Expense (B)					
Asinate, andor, Indian nate ,Voiel ,Leage,ETC	10400	312000	3744000	3931200	4127760
Total Variable Expense	10400	312000	3744000	3931200	4127760
Contributon Margin (CM) [C=(A-B)]	5600	168000	2016000	2116800	2222640
Less Fixed Expense					
Rent		2200	26400	26400	26400
Electric Bill		2000	24000	24300	24600
Transportaion		6000	72000	75600	79380
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		60000	720000	720000	720000
Entertainment		200	2400	2400	2400
Generator		3000	36000	36000	36000
Mobil Bill		1000	12000	12100	12200
Total Fixed Cost (D)		79400	916800	920800	924980
Net Profit (E)= [C-D]		88600	1063200	1116360	1172178
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	1,063,200	1116360	1172178
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1043200	2139560
	Total Cash Inflow	1,113,200	2,159,560	3,287,738
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,043,200	2,139,560	3,311,738

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:06
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE