

# Proposed NU Business: FEROZA FASHION



Project identification and prepared by: Md Nazim Uddin,  
Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SADDAM</b>
Age	:	05-12-1985 ( 32 Years)
Education, till to date	:	CLASS TEN
Marital status	:	Married
Children	:	1 Dauther 1 Son
No. of siblings:	:	2 Brothers 0 Sisters
Address	:	Vill: PANAN ,P.O:MAGNA ,P.S: Nagarpur, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name MOST:FEROJA	:	Md hanif Ali
(iii) Father's name MD.HANIF ALI	:	Most Feroza Begum
(iv) GB member's info	:	Branch: NAGARPAR Centre # 61/M (Female), Member ID: 5408/ Group No:08 Member since: 06-05-2012-( 08 Years) First loan: BDT = 5000 Last Loan =50000
<b>Further Information:</b>	:	Outstanding loan:= 37500
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	08 years of business experience.
Own Business and	:	08 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-880372
Family's Contact No.	:	01766-412499
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most Feroza** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

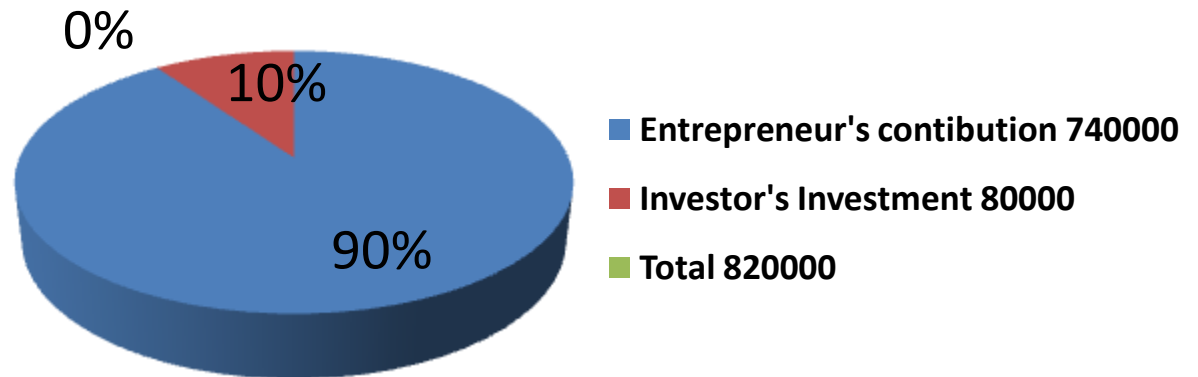
Business Name	:	<b>FEROZA FASHION</b>
Location	:	COLLEGE ROARD KHALAK MARKET NAGARPAR TANGAIL .
Total Investment in BDT	:	BDT 8,20,,000/-
Financing	:	Self BDT 7,40,000/- (from existing business) 90 % Required Investment BDT 80,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	100 ft x 15ft= 1500 square ft
Security of the shop	:	BDT 2,40,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; SHART ,PANT PANJABI SHART SET ,FROGE, JAKET GANGI THREE KOYATER , etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li><li>▪The shop is RENT .</li><li>▪Collects goods from .tangail</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Germents items	4,000	120,000	1,440,000
Servicing	0	0	0
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Germents items	3,200	96,000	1,152,000
<b>Total variable Expense (B)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,200	26,400
Electricity Bill		700	8,400
Transportation		1500	18,000
Salary (self)		5,000	60,000
Salary (staff)		5,000	60,000
Entertainment		500	6,000
Graud Bill		200	2,400
Generator Bill		200	2,400
Mobile Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>15,800</b>	<b>189,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,200</b>	<b>98,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
	200	700	140000	shart	50	700	35,000	175,000
panjabi	50	1000	50000	pant	50	800	40,000	90,000
pant	100	800	80000	panjabi	5	1000	5,000	85,000
shart set	100	500	50000		0	0	0	50,000
froge	100	300	30000		0	0	0	30,000
jaket	50	1000	50000		0	0	0	50,000
gangi	100	300	30000		0	0	0	30,000
three kather	100	300	30000		0	0	0	30,000
balajar			40000				0	40,000
<b>Others</b>			0	<b>Others</b>		0	0	0
<b>Secuirity of Shop</b>			2,40,000					240,000
<b>Machinaries</b>								0
<b>Total</b>			<b>740,000</b>				<b>80,000</b>	<b>820,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Germents items	5,000	150,000	1,800,000	1,890,000	1,984,500
Servicing	0	0	0	0	0
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>					
Germents items	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		2,200	26,400	26,400	26,400
Electricity Bill		700	8,400	8,820	9,261
Transportation		1,500	18,000	18,900	19,845
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,300	6,615
Graud Bill		200	2,400	2,520	2,646
Generator Bill		200	2,400	2,520	2,646
Mobile Bill		500	6,000	6,300	6,615
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>15,800</b>	<b>189,600</b>	<b>191,760</b>	<b>194,028</b>
<b>Net Profit (E) [C-D]</b>		<b>14,200</b>	<b>170,400</b>	<b>186,240</b>	<b>202,872</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Cash Inflow			
1.2		80,000		
1.3	Net Profit	170,400	186,240	202,872
1.4	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash Surplus		138,400	292,640
<b>2</b>	<b>Total Cash Inflow</b>	<b>250,400</b>	<b>324,640</b>	<b>495,512</b>
<b>2.1</b>	<b>Cash Outflow</b>			
2.2	Purchase of Product	80,000		
2.3	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
<b>3</b>	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 08 Years  
Own Business : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









ফিরোজা ফ্যাশন  
এন্ড  
বেবী কেয়ার

১০০০ টাকার কমিশন (১০০০০)  
০০০০০ ৯২৩৩৩-৯৯৯৯৯৯৯৯

এখানে ফিরোজা ফ্যাশন  
ফিরোজা ফ্যাশন এন্ড বেবী কেয়ার  
পারি পরি, সেরা পরিচর্যা, সেরা পরিচর্যা  
সেবার জন্য আমরা সর্বদা প্রস্তুত।  
সেবার জন্য আমরা সর্বদা প্রস্তুত।

**Winner**  
Change your fashion Change with Winner

**FOP**  
A Dreamland of Fashion  
1st Floor, Khalek Mansion, Nagorpur, Tangail.  
01716-453840

EXPRESS

IG

CASU

lotto

lotto

FA

B

