

Proposed NU Business Name: **Nilima Fashion**

Project identification and prepared by: Md Forhad Hossain,
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Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Khandakar Asrafuzzaman
Age	:	14-04-1983 (34Years)
Education, till to date	:	S .S .C
Marital status	:	Married
Children	:	No
No. of siblings:	:	0 2Brothers 03 Sisters
Address	:	Vill: Dapnazor ,P.O: Koratia ,P.S: Bashail, 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	:	Most.Shamim Ara
(iii) Father's name	:	Khandoker AmirKhasru
(iv) GB member's info	:	Branch: Koratia Tangail, Centre # 13 (Female), Member ID: 1317 , Group No: 07 Member since: 14-08-1998to18-02-2010(12years) First loan: BDT =2000 Last Loan =
Further Information:	:	Outstanding loan:= no
(v) Who pays GB loan installment	:	
(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	:	0 3years of business experience.
Own Business and Training Info	:	0 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772286632
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Shamim Ara joined Grameen Bank since 12 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home work.

Proposed Nobin Udyokta Business Info

Business Name	:	Nilima Fashion
Location	:	
Total Investment in BDT	:	BDT275,000/-
Financing	:	Self BDT 205,000/- (from existing business) 75% Required Investment BDT 70,000/- (as equity) 25 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 05 ft= 50 square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; etc. ▪Average 15 % gain on sales. ▪The business is operating by entrepreneur. Existing employee. ▪The shop is rented . ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

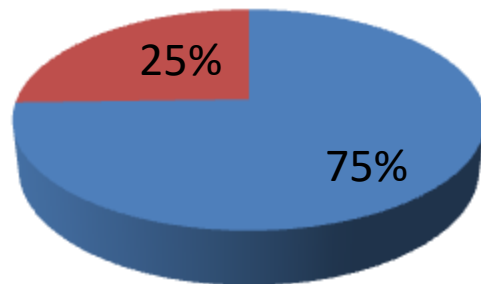
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pant,Shart, T-shart,etc.	4,000	120,000	1,440,000
	0	0	0
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Pant,Shart, T-shart,etc.	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		1000	12,000
Transportation		3,000	36,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		200	2,400
Generator Bill		0	0
Mobile Bill		300	3,600
Total fixed Cost (D)		12,800	153,600
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Pant	200	500	100000	Pant	100	500	50,000	150,000
Shart	150	400	60000	Shart	50	400	20,000	80000
T-Shart	120	250	30000	T-Shart	0	0	0	30,000
Others			15000				0	15,000
Secuirity of Shop			0					0
Machinaries			0	Others			0	0
Total			205000				70,000	275000

Source of Finance



- Entrepreneur's contibution 205000
- Investor's Investment 70000
- Total 275000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Pant,Shart, T-shirt,etc.	5,200	156,000	1,872,000	1,965,600
0	0	0	0	0
Total Sales (A)	5,200	156,000	1,872,000	1,965,600
Less. Variable Expense				
Pant,Shart, T-shirt,etc.	4,420	132,600	1,591,200	1,670,760
Total variable Expense (B)	4,420	132,600	1,591,200	1,670,760
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800	294,840
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity Bill		1500	18,000	18,900
Transportation		3,200	38,400	40,320
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		400	4,800	5,040
Graud Bill		200	2,400	2,520
Generator Bill		0	0	0
Mobile Bill		400	4,800	5,040
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		13,700	164,400	167,820
Net Profit (E) [C-D]		9,700	116,400	127,020
Investment Payback			42,000	42,000

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	70,000	
1.2	Net Profit	116,400	127,020
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		74,400
	Total Cash Inflow	186,400	201,420
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	74,400	159,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

