

# Proposed NU Business Name: Abran Fashion

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Tangail Sadar Unit, Tangail  
Project verified by: Md. Abu Bakkar Siddique



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

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>Md.Rana Mia</b>
Age	:	01-01-1989 ( 29 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	0 Dauther 0 Son
No. of siblings:	:	0 1Brother 03 Sisters
Address	:	Vill: Lauzana,P.O: Dharaer Bari ,P.S: TangailSadar 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.Fatheha
(iii) Father's name	:	
(iv) GB member's info	:	Branch: Sreefoliata, Centre # 20(Female), Member ID: 9896, Group No:14 Member since: 03-03-2008( 10Years) First loan: BDT = 5000 Last Loan = 30000
<b>Further Information:</b>	:	Outstanding loan:= 20760
(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	:	0 8years of business experience.
Own Business and Training Info	:	0 4years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Fathers Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765644672
Family's Contact No.	:	01731717319
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Fatheha** joined Grameen Bank since 10years ago. At first she took BDT5 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture

# Proposed Nobin Udyokta Business Info

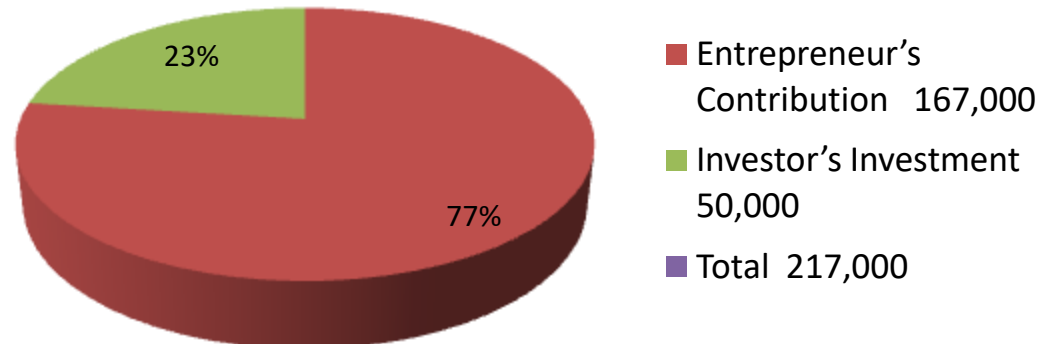
Business Name	:	<b>Abran Fashion</b>
Location	:	Shamsul Huque puro Super Market,Tangail sadar,Tangail
Total Investment in BDT	:	BDT217,000/-
Financing	:	Self BDT 167,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	0 5ft x 05 ft= 25square ft
Security of the shop	:	BDT 150,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from .Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pant,Shsrt,T-Shart,etc.	4,000	120,000	1,440,000
	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>			
Pant,Shsrt,T-Shart,etc.	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		5,000	60,000
Electricity Bill		600	7,200
Transportation		1,500	18,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		150	1,800
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>12,850</b>	<b>154,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,150</b>	<b>61,800</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Pant	100	450	45000	Pant	100	450	45,000	90,000
Shart	200	400	80000	Shart	25	400	10,000	90,000
T-Shart	250	150	37500	T-Shart	25	200	5,000	42,500
Others			4500				0	4,500
Secuirity of Shop			0					0
Machinaries			0	Others			0	0
<b>Total</b>			<b>167,000</b>				<b>50,000</b>	<b>217,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Pant,Shsrt,T-Shart,etc.	5000	150000	1800000	1890000
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>
<b>Less Variable Expense (B)</b>				
Pant,Shsrt,T-Shart,etc.	4250	127500	1530000	1606500
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>1606500</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>
<b>Less Fixed Expense</b>				
Rent		5,000	60000	60000
Electric Bill		1000	12000	144000
Transportaion		2,000	24000	25200
Salary (Self)		5,000	60000	60000
Salary (Staff)		0	0	0
Entertainment		400	4800	4800
Guard		150	1800	1800
Generator		0	0	0
Mobile Bill		500	6000	0
<b>Total Fixed Cost (D)</b>		<b>14050</b>	<b>168600</b>	<b>295800</b>
<b>Net Profit (E)= [C-D]</b>		<b>8450</b>	<b>101400</b>	<b>106470</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</b>



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	101,400	106470
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		71400
	<b>Total Cash Inflow</b>	<b>151,400</b>	<b>177,870</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,400</b>	<b>147,870</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

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# FAMILY PICTURE