

Proposed NU Business Name: M M FASHAN HOUSE



Project identification and prepared by: Md Al-Mamun
Mawna Unit, Gazipur

Project verified by: MD.Saddiqr Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MEDUL HASSAN
Age	:	04-09-2000(18 Years)
Education, till to date	:	H .S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers .
Address	:	Vill: Singerdege.P.O: Mawna. P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST Monira Begum
(iii) Father's name	:	Md Afcfer uddin
(iv) GB member's info	:	Branch: Baratopa, Shreepur, Centre # 42 (Female), Member ID: 4106, Group No: 01 Member since: 04-11-2008(10Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: 8,735/-
(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 experience in running business. He has no training.
Other Own/Family Sources of Income	:	Polty Farm 30,000/-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-096158
Father's Contact No.	:	01748-921042
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mst. Monira Bugem: joined Grameen Bank since 10 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

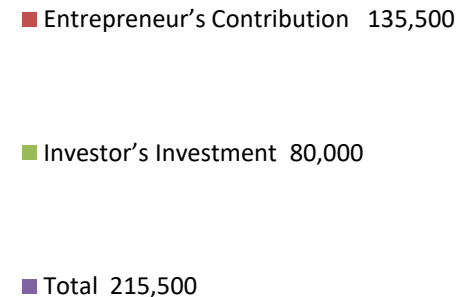
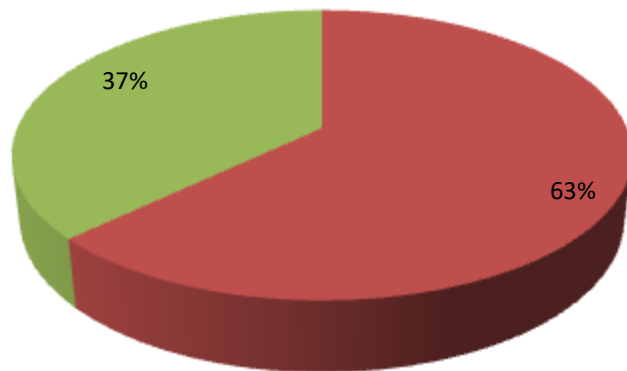
Business Name	:	M M FASHEN HOUSE
Location	:	KarownBazar,Sreepur, Gazipur.
Total Investment in BDT	:	BDT 2,15,500/-
Financing	:	Self BDT 1,35,500/-(from existing business) 63% Required Investment BDT 80,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 22 ft= 330 Square ft
Security of the shop	:	BDT 2,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sat,Pant,Sari, Etc business.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Dhaka, Islampur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sate,Pant,Lunge,Sari,Etc	3,500	1,05,000	1,260,000
Total Sales (A)	3,500	1,05,000	1,260,000
Less. Variable Expense			
Sate,Pant,Lunge,Sari,Etc	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	7,00	21,000	2,52,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		1,500	18,000
Mobile Bill		5,00	6,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Entertainment		3,00	3,600
Guard		2,00	1,200
Genaeter		3,00	3,600
Transportation		1,000	12,000
Total fixed Cost (D)		14,800	1,77,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Three Pice	12,000	30,000	42,000
Pant	22,500	0	22,500
Sart	5,000	0	5000
Orna	6,000	0	6,000
Palagu	6,000	0	6,000
Sari	24,000	16,000	40,000
Baby Sart	25,000	0	25,000
Longe	5,000	11,500	16,500
Gangi	10,000	22,500	32,500
Others	20,000	0	20,000
Total	1,35,500	80,000	2,15,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sate,Pant,Lunge,Sari,Etc	5000	150000	1800000	1890000	1984500
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Sate,Pant,Lunge,Sari,Etc	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		3,000	36000	36000	36000
Electric Bill		1,700	20400	244800	2937600
Transportaion		1,500	18000	18900	19845
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		6,000	72000	72000	72000
Entertainment		500	6000	6000	6000
Guard		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobile Bill		700	8400	0	0
Total Fixed Cost (D)		18900	223200	440100	3133845
Net Profit (E)= [C-D]		3600	43200	45360	47628
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	43,200	45360	47628
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		11200	24560
	Total Cash Inflow	123,200	56,560	72,188
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)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	11,200	24,560	40,188

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

