

Hossain Fashion



NU Identified and PP Prepared by-
MD. Sohrab Hossain (Chandpur Sadar)
Verified By: Md Nazrul Islam

Presented by
Md.Hossain Molla
01822190171

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Hossain Molla
Age	:	34 years
Marital status	:	Married
Children	:	Four Son
No. of siblings:	:	5 brothers, 2 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mothe <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sakina Begum
(iii) Father's name	:	Shahid Ulla
(iv) GB member's info	:	Branch: Barokul,Hajigonj, Centre #, 12/m Group no : 06 Loanee no.: 3072/2 Member since: 2009 First loan: 5000 Existing loan: 30000 Tk. Outstanding: 19932/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Cloth Business
Trade License		0218-00
Business Experience And Training Info	: :	12 years
Other Own/Family Sources of Income	:	2 Brothers are Business and 2Brothers are in Abroad
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01822490171
NU Project Source/Reference	:	Chandpur Sadar Unit (Hajigonj)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 6/9/2009 (6years). At first She took 5000 taka from GB. She invested GB Loan in his Son's Colth business and expanded his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Hossain Fashion
Address/ Location	:	Municipal bipony bitan Shop no-07, Hajigonj, Chandpur
Total Investment in BDT	:	700000
Financing	:	Self BDT 500000 from existing business) 72% Required Investment BDT 200000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	9000
Proposed Salary		9000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		3months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Item Different Stock item 250000 Furniture and Decoration 50000 Advance 200000	500000		500000
<u>Proposed Stock Item</u> 200,000 (Will purchase Various Cloth items)		200000	200000
Total Capital			700000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items	
Product name with quantity	Amount
Three Piece Embroidery (20pc*700)	14000
Jeans pant (55pc*700)	38500
Lungi (50*400)	20000
Print Sari (20*500)	10000
Jamdani Sari (30*1600)	48000
Panjabi (50*400)	20000
Pant Kapor (15pc*600)	9000
T-shirt (70*400)	28000
Women's Orna (50*250)	12500
Than Kapor (100pc*300)	30000
Kids' Clothes	20000
Total Present Stock	250000

Proposed items	
Product Name with quantity	Amount
Three Piece Embroidery (20pc*700)	14000
Jeans pants (25pc*700)	17500
Longi (25*400)	10000
Print Sari (20*500)	10000
Jamdani Sari (50*1600)	80000
Panjabi (20*400)	8000
Pant Kapor (15pc*600)	28000
T-shirt (20*400)	8000
Women Orna (20*250)	5000
Kids' Clothes	19500
Total Proposed Stock	200000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4000	120000	1440000
<i>Less: Cost of sales (B)</i>	3200	96000	1152000
Gross Profit (C)=(A-B)]	800	24000	288000
<i>Less: Operating Costs</i>			
Electricity bill		1000	12000
Generator bill		600	7200
Shop Rent		3500	42000
Night Guard bill		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Other Cost (Fees, Entertainment, TL Renew)		300	3600
Non Cash Item:			
Depreciation Expenses(50000)10% (5000)		416	5000
<i>Total Operating Cost (F)</i>		14016	168192
Net Profit (E-F):		9984	119808

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5000	150000	1800000	5500	165000	1980000	6000	180000	2160000
Less: Cost of Sale (B)	4000	120000	1440000	4400	132000	1584000	4800	144000	1728000
Gross Profit (A-B)=(C)	1000	30000	360000	1100	33000	396000	1200	36000	432000
<i>Less: Operating Costs</i>									
Electricity bill		1000	12000		1100	12000		1200	12000
Generator bill		600	7200		600	7200		600	7200
Shop Rent		3500	42000		3500	42000		3500	42000
Night Guard bill		200	2400		200	2400		200	2400
Mobile bill		350	4200		350	4200		350	4200
Present salary/Drawings- self		8000	96000		8000	96000		8000	96000
Others cost (fees, Entertainment, TL renew)		350	4200		350	4200		350	4200
Non Cash Item:									
Depreciation Expenses		416	5000		416	5000		416	5000
Total operating cost		14416	172992		14516	174192		14616	175392
Net Profit		15584	187008		18484	221808		21384	256608
GT Payback			80000			80000			80000
Retained Income			107008			141808			176608

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	187008	221808	256608
1.3	Depreciation (Non cash item)	5000	5000	5000
1.4	Opening Balance of Cash Surplus		92076	238884
	Total Cash Inflow	392008	318884	500492
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan	19932		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	299932	80000	80000
3.0	Net Cash Surplus	92076	238884	420492

SWOT Analysis

STRENGTH

Local Fame and strong bondage with customers
Business goodwill

WEAKNESS

Not available Products
Credit sales

OPPORTUNITIY

Situated in a large Market

THREATS

Fire
Rainfall
Theft
Political problems









ING CRAFT

LAS VEGAS





জাতীয় পরিচয়পত্র
প্রস্তুতকরণ ফর্ম

অনুষ্ঠান

- ১. নাম: _____
- ২. পিতা: _____
- ৩. জন্ম তারিখ: _____
- ৪. জন্মস্থান: _____
- ৫. বর্তমান ঠিকানা: _____
- ৬. পেশা: _____
- ৭. স্বাক্ষর: _____
- ৮. ছবি: _____



জাতীয় পরিচয়পত্র প্রস্তুতকরণ ফর্ম। এটি পূরণ করে জাতীয় পরিচয়পত্র প্রস্তুত করা হবে।

- ১. নাম: _____
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- ৬. পেশা: _____
- ৭. স্বাক্ষর: _____
- ৮. ছবি: _____

নাম	সংখ্যা
মহিলা	১,০০০
পুরুষ	০
মোট	০
মোট	০
মোট	০
মোট	০

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয়পত্র



নাম: মোঃ হোসেন মুন্সী
Name: Md Hossain Munia
পিতা: মনিম হোসেন
তারিখ: ১৮ ফেব্রুয়ারি ১৯৮১
Date of Birth: 18 Feb 1981
ID NO: 1314589724232

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের নথি। জাতীয় পরিচয়পত্র জাতীয় পরিচয়পত্র প্রস্তুতকরণ ফর্ম। এটি পূরণ করে জাতীয় পরিচয়পত্র প্রস্তুত করা হবে।

জাতীয় পরিচয়পত্র প্রস্তুতকরণ ফর্ম। এটি পূরণ করে জাতীয় পরিচয়পত্র প্রস্তুত করা হবে।



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Further Information

Grameen Trust

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