

Proposed NU Business Name: **SAIFUL FASHION HOUSE**



Project identification and prepared by: Md Habil Uddin
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIFUL ISLAM
Age	:	02-09-1988 (29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Ghunipara, P.O: Solimabad , P.S: Nagorpur , 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	:	MST SAFIA BEGUM
(iii) Father's name	:	MD RAHIM MIA
(iv) GB member's info	:	Branch :Solimabad , Centre : 04 (Female), Member ID: 1176 , Group No: 05 Member since: 01-01-2004 (12 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 30000 Outstanding loan:
(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	:	15 years experience in running business. 08 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01710-242275
Family's Contact No.	:	01738-872746
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SAFIA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAIFUL FASHION HOUSE
Location	:	Tebaria, Shikdar Market, Nagorpur.
Total Investment in BDT	:	BDT 610000/-
Financing	:	Self BDT 530000/- (from existing business) 87% Required Investment BDT 80000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 11 ft= 198 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Vail, Three piece, three piece, scarf. Etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 01 employee.▪The shop is rented.▪Collects goods from Dhaka, Islampur, Sadarghat.▪Agreed grace period is 3 months.

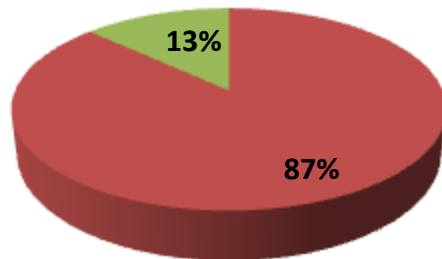
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Vail, Three piece, three piece, scarf. Etc.	3800	114000	1368000
Total Sales (A)	3800	114000	1368000
Less Variable Expense			
Vail, Three piece, three piece, scarf. Etc.	3040	91200	1094400
Total variable Expense (B)	3,040	91200	1094400
Contribution Margin (CM) [C=(A-B)	760	22800	273600
Less Variable Expense			
Rent		1,100	13200
Electricity bill		500	6000
Transportation		3,500	42000
Salary (self)		5000	60000
Salary(Staff)		2000	24000
Entertainment		1500	18000
Guard		100	1200
Mobile bill		500	6000
Total fixed cost (D)		14,200	170400
Net Profit (E)= [C-D]		8,600	103200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Borkha	250	900	225,000	0	0	0	225,000
Three piece	100	600	60,000	160	500	80,000	140,000
Ganzi	150	200	30,000	0	0	0	30,000
Geance pant	100	500	50,000	0	0	0	50,000
Scarf	400	100	40,000	0	0	0	40,000
Shirt	150	300	45,000	0	0	0	45,000
Long cloth	100	100	10,000	0	0	0	10,000
Ladies garments	10	400	4,000	0	0	0	4,000
Baby cloth	200	150	30,000	0	0	0	30,000
Others	1	6000	6,000	0	0	0	6,000
Security	1	30000	30,000	0	0	0	30,000
Total	1462	0	530,000	160	0	80,000	610,000

Source of Finance



- Entrepreneur's Contribution 530,000
- Investor's Investment 80,000
- Total 610,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Vail, Three piece, three piece, scarf. Etc.	5000	150000	1800000	1890000	1984500
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense					
Vail, Three piece, three piece, scarf. Etc.	4000	120000	1440000	1512000	1587600
Total variable Expense (B)	4,000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000	396900
Less Variable Expense					
Rent		1,100	13200	13,200	13200
Electricity bill		700	8400	8900	9400
Transportation		3,000	36000	36,500	37000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		2000	24000	24000	24000
Entertainment		1500	18000	18000	18000
Guard		100	1200	1200	1200
Mobile bill		600	7200	7300	7400
Total fixed cost (D)		14,000	168,000	169,100	170200
Net Profit (E)= [C-D]		16000	192000	208,900	226700
Investment Payback			32000	32,000	32,000

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

SR#	<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	192,000	208,900	226700
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160,000	336900
	Total Cash Inflow	272000	368900	563600
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	32000	32000
3	Net Cash Surplus	160,000	336900	531600

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15 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





নবীন উদ্যোক্তা

স্বদেশীতে নবীন শীত জামা



নবীন উদ্যোক্তা
স্বদেশীয়: দেশে পকে স্বদেশীকরণ করা গেল

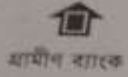
বিসমিল্লাহির রাহমানির রাহিম

সাইফুল ফ্যাশন হাউজ

শ্রোঃ নোঃ সাইফুল ইসলাম

এখানে সকল প্রকার থ্রি-পিচ, শাড়ী, সার্ট, প্যান্ট
ইত্যাদি পোষাক সুলভ মূল্যে পাওয়া যায়।
তেবাড়িয়া বাজার (দক্ষিণ পাশ) শিকদার মার্কেট, নাগরপুর

fashion



জাতীয় নির্বাচন

পত্র

সহজ স্বপ্নের পাশ বই

নাম: মুজিবুল হক
 জন্ম তারিখ: ১৯৭৩
 পিতার নাম: মোঃ হুমায়ুন কবীর
 মাতার নাম: সায়মা
 স্বাক্ষর: ১৯/০৫/১৩

ইউ. পি. ফরম - ৭
খণ্ড-১১ (১)

নাইসেল

নাম: মুজিবুল হক
 জন্ম তারিখ: ১৯/০৫/১৩

পিতার নাম: মোঃ হুমায়ুন কবীর
 মাতার নাম: সায়মা
 ঠিকানা: ঢাকা
 জাতীয় পরিচয়পত্র আইডি নং: ১৩০৮
 স্বাক্ষর: ১৯/০৫/১৩

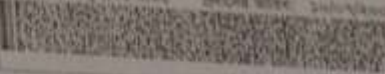
ইউ. পি. ফরম - ৭

জাতীয় নির্বাচন কমিশন



নাম: মোঃ সাইফুল ইসলাম
 জন্ম তারিখ: ১৯/০৫/১৩
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 ID NO: 9317594209718

জাতীয় নির্বাচন কমিশন



FAMILY PICTURE

