

## Proposed NU Business Name: **CHAINA FASHION**



Project identification and prepared by: Md. Habil Uddin Shah,  
Keranegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SADDAM</b>
Age	:	29-3-1993(23 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Goyal khali, P.O: Rohitpur, P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST CHHAYNA BEGUM</b>
(iii) Father's name	:	<b>MD. OLIULLAH</b>
(iv) GB member's info	:	Branch: Basta , Centre # 37(Female), Member ID: 3560, Group No: 03 Member since: 2000-2007 (7Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	7 years experience in running business. He has no Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857357379
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST CHHAYNA BEGUM** joined Grameen Bank since 7years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>CHAINA FASHION</b>
Location	:	Rahim nur Sky view, keranigonj, Dhaka
Total Investment in BDT	:	BDT 730,000/-
Financing	:	Self BDT 730,000/-(from existing business) 88% Required Investment BDT 100,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; dress , cloth &amp; shoes etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employees. After Getting equity fund 1 will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

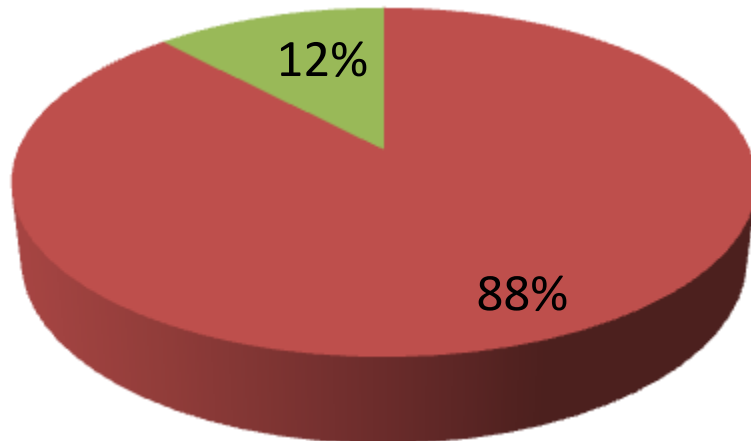
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth item & shoes	5860	175800	2109600
<b>Total sales (A)</b>	<b>5860</b>	<b>175800</b>	<b>2109600</b>
<b>Less Variable Exp.</b>			
Cloth item & shoes	4688	140640	1687680
<b>Total Variable exp. (B)</b>	<b>4688</b>	<b>140640</b>	<b>1687680</b>
<b>Contribution Margin CM [C= (A-B)]</b>	<b>1172</b>	<b>35160</b>	<b>421920</b>
<b>less fixed exp.</b>			
Rent		8500	102000
Electricity bill		1000	12000
Transportation		3000	36000
Salary (self)		5000	60000
Salary (staff)		8000	96000
Entertainment		200	2400
Guard		400	4800
Genaretor		500	6000
Mobile		200	2400
<b>total fixed cost (D)</b>		<b>26800</b>	<b>321600</b>
<b>Net profit (E) [C-D]</b>		<b>8360</b>	<b>100320</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	10000	15	150,000		0	0	150,000
Bag	400	150	60,000			0	60,000
3pcs	500	400	200,000	100	400	40,000	240,000
Shari	350	800	280,000	100	600	60,000	340,000
Others	400	100	40,000			0	40,000
<b>Total</b>	<b>11650</b>		<b>730,000</b>	<b>200</b>		<b>100,000</b>	<b>830,000</b>

## Source of Finance



- Entrepreneur's Contribution 730,000
- Investor's Investment 100,000
- Total 830,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item & shoes	7895	236850	2842200	2984310	3133526
<b>Total Sales (A)</b>	<b>7895</b>	<b>236850</b>	<b>2842200</b>	<b>2984310</b>	<b>3133526</b>
less variable Expenses					
Cloth item & shoes	6316	189480	2273760	2387448	2506820
Total variable Expenses (B)	6316	189480	2273760	2387448	2506820
<b>Contribution Margin (CM)= (A-B)</b>	<b>1579</b>	<b>47370</b>	<b>568440</b>	<b>596862</b>	<b>626705.1</b>
<b>Less Fixed Expenses</b>					
Rent		8500	102000	102000	102000
Electricity bill		1000	12000	12000	12000
Transportation		3000	36000	36000	36000
Salary (self)		5000	60000	60000	60000
Salary (staff)		13000	156000	156000	156000
Entertainment		360	4320	4320	4320
Guard		400	4800	4800	4800
Genaretor		500	6000	6000	6000
Mobile		300	3600	3600	3600
Total Fixed Cost		32060	384720	384720	384720
<b>Net Profit (E) (C-D)</b>		<b>15310</b>	<b>183720</b>	<b>212142</b>	<b>241985.1</b>
Investment Payback			<b>40000</b>	<b>40000</b>	<b>40000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	183,720	212,142	241985.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143,720	315862
	<b>Total Cash Inflow</b>	283720	355862	557847.1
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	140,000	40000	
3	<b>Net Cash Surplus</b>	143,720	315862	517847.1

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others: 1  
Experience & Skill : 7 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







সায়না ফ্যাশন

এন্ড কসমেটিক

Mob: 01854-91291















# FAMILY PICTURE

