

## Proposed NU Business Name: **MS GALAXY FASHION**



Project identification and prepared by: Md. Forhad Hosen,  
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>MD. ANOWAR HOSSEN</b>
Age	:	01-03-1983 (34 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brthers
Address	:	Vill: Ambaria, P.O: Ambaria,,: Modhupur, 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	:	<b>MST . AMENA BEGUM</b>
(iii) Father's name	:	<b>MD. SHAHID ALI</b>
(iv) GB member's info	:	Branch: Mirjabari ; Centre # 17(Female), Member ID: 1937, Group No: 11 Member since: 10-04-2006-2017(07Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 100000, Outstanding loan: BDT 75975
(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	:	21 years experience in running business. He has NO months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01959-402769
Mother's Contact No.	:	01796-681309
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. AMENA BEGUM** joined Grameen Bank since 11 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS GALAXY FASHION</b>
Location	:	Ambaria Tangail
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 120,000/-(from existing business) 63% Required Investment BDT 70,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 10 ft= 220 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Cloth Item .</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 4 employees.</li><li>▪Collects goods from Dhaka.</li><li>▪The shop is Rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

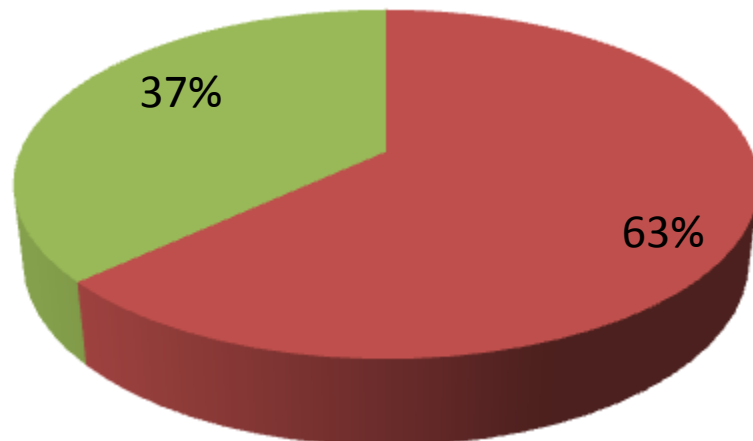
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloth Item	4500	135000	1620000
<b>Total sales (A)</b>	4500	135000	1620000
<b>Less Variable Exp.</b>			
Cloth Item	3600	108000	1296000
<b>Total Variable exp. (B)</b>	3600	108000	1296000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<b>less fixed exp.</b>			
Rent		800	9600
Electricity bill		500	6000
Transportation		1500	18000
Salary (self)		5000	60000
Salary (staff)		12000	144000
Entertainment		500	6000
Guard		100	1200
Mobile		300	3600
<b>total fixed cost (D)</b>		20700	248400
<b>Net profit (E) [C-D]</b>		<b>6300</b>	<b>75600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sit Cloth	200	200	40,000	250	200	50,000	90,000
Logh cloth	100	300	30,000			0	30,000
Shirt pcs	100	300	30,000	100	200	20,000	50,000
others	200	100	20,000			0	20,000
<b>Total</b>	<b>600</b>		<b>120,000</b>	<b>350</b>		<b>70,000</b>	<b>190,000</b>

## Source of Finance



■ Entrepreneur's Contribution 120,000

■ Investor's Investment 70,000

■ Total 190,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth Item	5500	165000	1980000	2079000	2182950
<b>Total Sales (A)</b>	<b>5500</b>	<b>165000</b>	<b>1980000</b>	<b>2079000</b>	<b>2182950</b>
less variable Expenses					
Cloth Item	4400	132000	1584000	1663200	1746360
Total variable Expenses (B)	4400	132000	1584000	1663200	1746360
<b>Contribution Margin (CM)= (A-B)</b>	<b>1100</b>	<b>33000</b>	<b>396000</b>	<b>415800</b>	<b>436590</b>
<b>Less Fixed Expenses</b>					
Rent		800	9600	9600	9600
Electricity bill		500	6000	16000	3000
Transportation		1650	19800	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		12000	144000	144000	144000
Entertainment		550	6600	6600	6600
Guard		150	1800	1800	1800
Mobile		400	4800	7400	4800
Total Fixed Cost		21050	252600	280400	232800
<b>Net Profit (E) (C-D)</b>		<b>11950</b>	<b>143400</b>	<b>135400</b>	<b>203790</b>
Investment Payback			<b>28000</b>	<b>28000</b>	<b>28000</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	70,000		
1.2	Net Profit	143,400	135,400	203790
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115,400	222800
	<b>Total Cash Inflow</b>	213400	250800	426590
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	
3	<b>Net Cash Surplus</b>	115,400	222800	398590

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 04 Family:0 Others:0  
Experience & Skill : 21 Years:0  
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









# FAMILY PICTURE

